

1. Application Type		2. Account Type	
<input type="checkbox"/> Individual	<input type="checkbox"/> Citibank Ultimate Saver	L2L728YA8AAYZAZA	
<input type="checkbox"/> Joint	<input type="checkbox"/> Citibank Plus	LCL6Y7YA6AAYZAZA	

3. Your Personal Details		Applicant 1
Existing account No. <input type="text"/>		
Title <input type="text"/>	Surname <input type="text"/>	
Given Names <input type="text"/>		
Date of Birth <input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Mother's Maiden Name <input type="text"/>		
Nationality <input type="text"/>		
<b>Current Residential Address</b>		
Unit No. <input type="text"/>	Street No. <input type="text"/>	Street <input type="text"/>
Town/City/Suburb <input type="text"/>		State <input type="text"/> Post Code <input type="text"/>
Country <input type="text"/>		
Postal Address (if different from above)		
Unit No. <input type="text"/>	Street No. <input type="text"/>	Street <input type="text"/>
Town/City/Suburb <input type="text"/>		State <input type="text"/> Post Code <input type="text"/>
Country <input type="text"/>		
Do you or an immediate family member hold a Public Office Position? <input type="checkbox"/> No <input type="checkbox"/> Yes (please specify position e.g. Politician/Diplomat)		

4. Contact Details	
Home Phone No. <input type="text"/>	Work Phone No. <input type="text"/>
Fax No. <input type="text"/>	Mobile Phone No. <input type="text"/>
Do you agree to receive statements and notices electronically (not available for Citibank Term Deposit and Money Market At Call) as set out on the last page of this application and in the terms and conditions (please note, for Citibank Ultimate Saver, Citibank Plus and Online Cash Manager accounts if you do not agree, we will be unable to issue you this product)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Email <input type="text"/>	
All account statements and notices will be sent to this email only. Do you consent to being kept informed on other products and services that may be of benefit to you via email? <input type="checkbox"/> Yes <input type="checkbox"/> No	

5. Employment Information	
<input type="checkbox"/> Not Employed <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Self-Employed <input type="checkbox"/> Employed	
Occupation <input type="text"/>	
Employer <input type="text"/>	

6. Tax File Number (TFN) / Exemption Notification	
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.	
<b>If claiming exemption please indicate below</b>	
<input type="checkbox"/> I receive an Age, Service, Veterans or Disability Support Pension	
<input type="checkbox"/> I am a resident of Norfolk Island	
<input type="checkbox"/> I receive a Supporting Parent, Widows, Wife's, Carer's Pension or Rehabilitation Allowance	
<b>If you are a Non-Resident of Australia for taxation purposes, please provide country details below.</b>	
<input type="text"/>	
<b>If you are a resident of the United States please complete section 11</b>	
<b>If you are a resident of Australia and would like to quote your TFN please provide below</b>	
<input type="text"/>	

7. Your Personal Details		Applicant 2
Existing account No. <input type="text"/>		
Title <input type="text"/>	Surname <input type="text"/>	
Given Names <input type="text"/>		
Date of Birth <input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Mother's Maiden Name <input type="text"/>		
Nationality <input type="text"/>		
<b>Current Residential Address</b>		
Unit No. <input type="text"/>	Street No. <input type="text"/>	Street <input type="text"/>
Town/City/Suburb <input type="text"/>		State <input type="text"/> Post Code <input type="text"/>
Country <input type="text"/>		
Postal Address (if different from above)		
Unit No. <input type="text"/>	Street No. <input type="text"/>	Street <input type="text"/>
Town/City/Suburb <input type="text"/>		State <input type="text"/> Post Code <input type="text"/>
Country <input type="text"/>		
Do you or an immediate family member hold a Public Office Position? <input type="checkbox"/> No <input type="checkbox"/> Yes (please specify position e.g. Politician/Diplomat)		

8. Contact Details	
Home Phone No. <input type="text"/>	Work Phone No. <input type="text"/>
Fax No. <input type="text"/>	Mobile Phone No. <input type="text"/>
Do you agree to <b>applicant one</b> receiving statements and notices electronically (not available for Citibank Term Deposit and Money Market At Call) as set out on the last page of this application and in the terms and conditions (please note, for Citibank Ultimate Saver, Citibank Plus and Online Cash Manager accounts if you do not agree, we will be unable to issue this product)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Email <input type="text"/>	
All account statements and notices will be sent to <b>applicant one</b> email only. Do you consent to being kept informed on other products and services that may be of benefit to you via email? <input type="checkbox"/> Yes <input type="checkbox"/> No	

9. Employment Information	
<input type="checkbox"/> Not Employed <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Self-Employed <input type="checkbox"/> Employed	
Occupation <input type="text"/>	
Employer <input type="text"/>	

10. Tax File Number (TFN) / Exemption Notification	
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.	
<b>If claiming exemption please indicate below</b>	
<input type="checkbox"/> I receive an Age, Service, Veterans or Disability Support Pension	
<input type="checkbox"/> I am a resident of Norfolk Island	
<input type="checkbox"/> I receive a Supporting Parent, Widows, Wife's, Carer's Pension or Rehabilitation Allowance	
<b>If you are a Non-Resident of Australia for taxation purposes, please provide country details below.</b>	
<input type="text"/>	
<b>If you are a resident of the United States please complete section 11</b>	
<b>If you are a resident of Australia and would like to quote your TFN please provide below</b>	
<input type="text"/>	

PLEASE PRINT IN CAPITAL LETTERS AND COMPLETE ALL SECTIONS. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

**11. U.S. Taxation declaration for U.S. Persons ONLY (U.S. Person defined below, if you are not a U.S. Person please proceed to section 12)**

Under the penalties of perjury I certify the following:  I am a US Person (Applicant 1)  I am a US Person (Applicant 2)

- The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person

**Certification instructions.** You must cross out above item 2 if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest dividends on your tax return.

**Applicant 1** Taxpayer Identification Number/ US Social Security Number

**Applicant 2** Taxpayer Identification Number/ US Social Security Number



**Definitions of a U.S. Person.** For federal tax purposes, you are considered a U.S. Person if you are: An individual who is a U.S. Citizen or U.S. resident alien, a partnership, corporation, company, or association created or organised in the United States or under the laws of the United States, an estate (other than foreign estate) or, a domestic trust.

**12. Citibank Plus Customers only**

How many high interest Linked Savings Accounts would you like?  0  1  2  3 (maximum)

**13. Cheque & Deposit book options**

Citibank Ultimate Saver	Deposit book	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Online Cash Manager Account	Deposit book	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Citibank Plus Transaction Account	Deposit book	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Cheque book	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cash Management Account	Deposit book	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Cheque book	<input type="checkbox"/> Yes <input type="checkbox"/> No

**14. Citibank Term Deposit Options**

Term (maximum 24 months)  Rate<sup>1</sup>  .  % Special Maturity  /  /

Please nominate one Interest payment period  Monthly (MITD)<sup>2</sup>  Quarterly (QITD)<sup>2</sup>  Annually (ANNY)  Maturity (MMTD)

Reinvest my/our interest payment; or

Credit my/our interest payment/s to Citibank at call account Number

<sup>1</sup>The interest rate quoted above is only available if date of completion is the same as date of account opening.

<sup>2</sup>Only available for terms one year and greater.

**15. Source of Funds**

Initial Deposit Currency  Initial Deposit Amount

Source

**16. Written / Telephone / Facsimile Instruction Authority**

Please complete this section if you would like each Account holder and each person authorised to operate the account (per the Authority to Operate) to operate the account by written/telephone/facsimile instructions. The Written / Telephone / Facsimile Instruction Authority provided below will apply to all future accounts opened unless otherwise requested.

Account title

Option 1

The account holder/holders authorise(s) Citibank to act on telephone, facsimile and written instructions to transfer funds between all accounts held by the account holder with Citibank provided they are in the same name, and can be operated by the same signatories.

Option 2

The account holder/holders authorise(s) Citibank to act on written or facsimile instructions to transfer funds to third parties nominated below (including by bank cheques, bank drafts and telegraphic transfers).

Account Number (if applicable)	Bank/Branch/BSB (if applicable) account name	Nominated third parties/ (if applicable account name)

Option 3

The account holder/holders authorise(s) Citibank to act on written or facsimile instructions to transfer funds to third parties generally (including by bank cheques, bank drafts and telegraphic transfers).

**Citibank may require a tape recorded telephone call to be conducted to verify and confirm the request before the transaction can proceed.**

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**By signing this application form...**

**By signing this application form, you consent as follows.** In this section, 'We/us' means Citigroup Pty Limited ("Citibank") and 'you/your' means the person or persons applying for the account. **Privacy Preferences** - Citibank, Citi affiliate companies, Diners Club and their partners may use your information to keep you informed about other products, services and offers which may be of interest to you. Citi and Diners operate in several different lines of business including banking, credit cards, consumer finance, securities, and insurance. If you do not wish these communications to be made to you please notify Citibank in writing or by telephone on 13 24 84. *\*Important note: If you have indicated that you wish to receive these communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.* **Verification** - by submitting this application you acknowledge that these acknowledgements and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end. **Call recording** - Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes. **Method of operation** - Citibank Plus, Citibank Ultimate Saver and Online Cash Manager accounts require one signature only to operate the account.

**17. Authorisation**

In this section, 'I', 'my/our' and 'me/us' means the person or persons applying for the account. I certify the particulars on this form to be true. I acknowledge that upon the issue of my/our Account I will be bound by: a) its Product Features and Terms and Conditions, b) the Non-Cash Payment Facilities Terms & Conditions, to be provided to me/us and available online at [www.citibank.com.au](http://www.citibank.com.au) or on request; and c) the Conditions for Written/Telephone/Facsimile Instructions Authority below. I have also read and agree to the above Privacy Preferences and the Electronic Statements and Notices Terms and Conditions as they appear below.

**US Tax Declaration: The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. Information on this form will be reported to the Internal Revenue Service for all nominated U.S. Persons.**

	dd / mm / yyyy		dd / mm / yyyy
Applicant 1 Signature	Date	Applicant 2 Signature	Date

**18. BRANCH USE ONLY - MANDATORY**

BDO Code **3 6 - 3 6 - 3 6**

GL Account Number for Source of Funds (if applicable)	Serial or Deal No. (if applicable)
Applicant 1 GRBS	Customer Occupation Code (obtain from CDD form)
GEID (if applicable)	Customer Relationship Number 1
Applicant 2 GRBS	Customer Occupation Code (obtain from CDD form)
GEID (if applicable)	Customer Relationship Number 2
dd / mm / yyyy	dd / mm / yyyy
Application Maker (signature and stamp)	Date
dd / mm / yyyy	dd / mm / yyyy
Application Checker (signature and stamp)	Date

**Conditions for Written/Telephone/Facsimile Instructions Authority** Conditions for Written/Telephone/Facsimile Instructions Authority. 1. In these conditions: (a) "Authority" means the Written/Telephone/Facsimile Instructions Authority provided on page 2 of this form together with these conditions (as amended by the account holder from time to time); and (b) "Account" means the account/s described on page 2 of this form. 2. The account holder has requested Citibank to accept certain instructions by writing, telephone and facsimile in relation to the account as requested in the Authority. The account holder understands that: (a) these methods of communication involve greater risks (including, without limitation, the risk of fraud) than more commonly accepted forms of communication; (b) Citibank will accept instructions received in accordance with the Authority from each account holder and any persons authorised to operate the account by way of an Authority To Operate. The account holder, fully aware of the associated risks, requests and authorises Citibank to act upon facsimile and telephone instructions given in accordance with this Authority. 3. The account holder shall provide Citibank with: (a) a properly completed original Authority; (b) any other document Citibank may request evidencing that this Authority has been properly authorised; and (c) written notice upon termination of this Authority. 4. The account holder may, from time to time, vary this Authority by delivering to Citibank an original signed variation in such form as is acceptable to Citibank. Citibank is authorised to rely on each such variation. Unless otherwise agreed in writing at that time, any such variation shall be effective no earlier than the third Business Day after receipt by Citibank, and shall not affect Citibank's actions or omissions prior to such effective date. 5. The account holder agrees: (a) to strictly limit information about the contents of this Authority to only those persons who need to know in order to effectively operate the Account; (b) to use its best efforts to ensure that such persons at all times treat the contents of this Authority with strict confidentiality in order to maintain the security of the procedures hereby established; (c) to immediately notify Citibank of any suspected breach or compromise of the security of the procedures hereby established. 6. The account holder agrees that as long as Citibank acts in accordance with this Authority: (a) Citibank shall have no further duty to verify the content of any facsimile or telephone instructions or the identity of the sender or confirmer of it; and (b) the account holder will be bound by any debit or credit instruction, whether or not authorised by it, which is sent in its name and accepted by Citibank. 7. Citibank shall have absolute discretion, for any reason whatsoever, to act or not to act upon and/or to request verifications of any facsimile or telephone instructions received in relation to the Account. Citibank shall attempt to notify the account holder promptly should Citibank elect to defer acting in accordance with instructions. 8. The account holder will upon demand indemnify Citibank, its officers and employees, its related bodies corporate and their officers and employees, for and hold them free and harmless from and against: (a) any and all responsibility for, and any and all costs, claims, losses or liabilities of any nature (direct or indirect) resulting from any act or omission taken or not taken (as the case may be) in accordance with this Authority, including, without limitation, any act or omission (or any delay) in response to instructions to Citibank to transfer funds or purchase, sell or otherwise dispose of commodities or securities; and (b) any and all costs and expenses associated with the terms described in 8 (a), including Citibank's legal fees and expenses EXCEPT THAT the account holder will have no liability in respect of any such claims arising from Citibank's bad faith or willful misconduct, or where Citibank has failed to act in accordance with this Authority. This paragraph 8 shall survive the termination of this Authority or any part of it. 9. If any provisions of this Authority is declared to be invalid or unenforceable, the remaining provisions shall nevertheless remain in full force and effect.

**Electronic Statements and Notices** - In this section, 'you/your' means the persons or persons applying for the account (1) In this application to open a new account, you have been asked to agree to Citibank providing you with statements, other notices and other information relating to your account either: (a) by email; and/or (b) by making the statement, notice or information available at Citibank's website, provided: (i) Citibank alerts you by email to the availability of this information; and (ii) Citibank provides you with the ability to readily retrieve and retain this information. (2) If you agree to receive statements and other notices and information relating to your account by email or other electronic form you will not receive a paper copy of statements, notices or information relating to your account, unless you specifically request it. **If you do not agree to receive statements and other notices and information relating to your account by email or other electronic form, Citibank reserves the right to reject your application to open an account.** (3) You may cancel your authorisation to receive statements, notices or other information relating to your account by email at any time, or by contacting CitiPhone Banking. However if you do so, Citibank reserves the right to close your account. (4) Citibank will send all statements and other notices and information to the most recent email address that you have supplied to us. You must ensure that you notify Citibank of any change in your email as soon as possible. You may do this online at [www.citibank.com.au](http://www.citibank.com.au) or by contacting CitiPhone Banking. (5) You can 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 if you wish. To see and keep the information subject to this agreement, you will need a web browser that meets Citibank's site security requirements. Refer to Citibank's site for details. (6) You may request a paper copy of any statement, notice or other information relating to your Facility or account provided to you by email or other electronic form within 6 months from the date of receipt of a statement or of the electronic communication. Citibank may charge you a reasonable fee for the cost of the paper copy.

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## SIGNATURE CARD

ACCOUNT TITLE:		ACCOUNT No:																						
<p>Method Of Operation for, Cash Management Account, Money Market At Call and Citibank Term Deposit (tick one only). Please note: Citibank Plus, Citibank Ultimate Saver and Online Cash Manager Accounts can only have one signature to operate the account.</p> <p> <input type="checkbox"/> One signature required to operate                <input type="checkbox"/> Two signatures required                <input type="checkbox"/> Three signatures required         </p> <p> <input type="checkbox"/> Other (Please specify here) →            <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> <td style="width: 20px; height: 15px;"></td> </tr> </table> </p>																								
FULL NAME (SURNAME first, then GIVEN NAMES)		SIGNATURES TO BE ENTIRELY WITHIN FRAME																						
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MCG279	BANK USE ONLY	Date Received	Maker	Checker/Approver																				