

PRINT IN CAPITAL LETTERS & ANSWER ALL QUESTIONS. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

To be eligible for Business Credit, you must:

- be at least 18 years of age
- have a good credit rating
- earn more than \$30,000 per annum
- be a permanent Australian resident

The Business Credit establishment fee is \$199 and the Business Credit annual fee is \$125.

1 YOUR PERSONAL DETAILS

Title Given name Middle name

Surname

Home address (a PO Box is not acceptable)
 Postcode

Home phone number Mobile phone number

Product/service offers
 By ticking (✓) this box, I consent to being informed about products/ services and offers via e-mail and/or SMS.

E-mail address

Date of birth / / Driver's lic. no. Mother's maiden name

Marital status
 Married Single Divorced/ Separated Widowed Defacto

No. of dependants (inc. self) Your spouse's name

Your current residential status – Tick (✓) one box only
 Own home Rent Home mortgaged Board/Other

Time at your **current** address Years Months Time at your **previous** address Years Months

Give details of a relative or a friend who **does not** live with you

Name	<input type="text"/>
Relative's address	<input type="text"/> Postcode <input type="text"/>
Phone no.	(<input type="text"/>) <input type="text"/>

2 YOUR BUSINESS/EMPLOYMENT DETAILS

Business/Employer name

Business/Employer address
 Postcode

Contact phone number ABN (if applicable)

Time with **current** employer (if applic.) Years Months Time with **previous** employer Years Months

Time in industry Years Months Time self-employed (if applicable) Years Months

Occupation

Accountant's details (if applicable)

Name of firm	<input type="text"/>
Contact person	<input type="text"/>
Accountant's address	<input type="text"/> Postcode <input type="text"/>
Phone number	(<input type="text"/>) <input type="text"/>

3 ABOUT YOUR ACCOUNTS

Do you have an existing bank or credit card account with Citibank?

Yes What is your Citibank account/card number?
 No

What other credit cards do you have? – Tick (✓) all that apply

MasterCard Visa Amex Diners Store/Other card

What type of accounts do you currently have open with your bank?

Savings Cheque Investment Tick (✓) all that apply

4 YOUR FINANCIAL DETAILS

Monthly personal income

Total monthly income (after tax) (A)	\$ MONTHLY
Total monthly personal expenses (* see over) (B)	\$ MONTHLY
Monthly disposable income (A - B)	\$ MONTHLY

Annual personal income

Gross annual salary (C)	\$ ANNUAL
Other annual income e.g. dividends (D)	\$ ANNUAL

Annual business income

Net annual profit (E)	\$ ANNUAL
Other annual business income (e.g. depreciation) (F)	\$ ANNUAL
TOTAL ANNUAL INCOME (C + D + E + F)	\$ ANNUAL

Provide a copy of your latest tax assessment notice with this application

5 OPTIONAL ADDITIONAL CARDHOLDER

Complete this section if you wish to also nominate an additional cardholder
 By completing this section, you are confirming the identity of the Additional Cardholder by including their name and date of birth here and signature in the signature box below. You will receive instructions on completing the government's identification requirements for your Additional Cardholder. Additional Cardholders must be over 16 years of age.⁹

Full name of Additional Cardholder

Additional Cardholder's signature Date / /

6 BUSINESS PURPOSE DECLARATION

I/We declare that the credit provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Applicant's signature Date / /

7 DECLARATION AND SIGNATURE

By signing below you confirm that: (1) You are an Australian resident and are over 18 years of age (2) The information you have given in this application is truthful and complete (3) You have read and agree to the Privacy Consent on the back of this form (4) You authorise your employer/accountant to provide your income details to Citigroup Pty Limited or its representatives for the purpose of assessing your application for a Citibank Business Credit account. You request Citibank to send a Visa Debit card to you and any additional signatory. If you already have a Visa Debit Citicard linked to another Citibank Facility, you request this facility to be linked to that card and any applicable authorised signatory's card.

Applicant's signature Date / /

Applicant's full name (please print)

8 PRIVACY CONSENT

1. We, Citigroup Pty Limited ABN 88 004 325 080, AFSL No. 238098, collect your personal information to assess this application and, if it is successful, to administer the product(s) you obtain. If any part of the information is not provided, we may not be able to assess your application or properly administer those products. To do that, we may need to disclose your information to our affiliates, sales agents and brokers, organisations that carry out functions on our behalf (such as mailing houses, data processors, researchers, collection agents and loss recovery agents), professional and financial advisors, organisations involved in securitisation arrangements, investigators, insurers and organisations involved in rewards programs. We may also disclose your information to organisations that carry out functions on our behalf for the purpose of the Privacy Preference (unless you have indicated that you do not wish us to communicate such offers). We may also disclose your personal information if required or authorised by law. We may be required by the Financial Transaction Reports Act to collect certain information about your identity. In most cases you can gain access to your personal information by contacting us on 13 24 84. Where you have provided personal information about another person in this application form you have made or will immediately make that person aware of that fact and that their information has been collected by us for the purpose of allowing us to contact them if that becomes necessary in the future in order to obtain your contact details; that their information may be disclosed to other organisations involved in the administration of the product and that, in most cases, they will be able to gain access to their information by contacting us on 13 24 84.
2. If we disclose your personal information to our affiliates and other entities that provide services to you on our behalf, as part of that your information may be transferred outside Australia.
3. We may disclose to a credit reporting agency personal information about you. This information is limited to: your identification; the fact you have applied for credit and the amount; the fact that Citibank is a current credit provider to you; payments which may have become more than 60 days overdue and for which debt collection action has started; advice that payments are no longer overdue in respect of any default that has been listed; cheques drawn by you for \$100 or more which have been dishonoured more than once; a serious credit infringement which we believe you have committed; and the discharge of your credit facility (if granted under this application). This information may be given before, during or after the provision of credit to you.
4. We may obtain information about you from a business that provides information about the commercial creditworthiness of persons for the purpose of assessing your application for credit and any later request for additional credit or for a credit limit increase.
5. We may obtain a consumer credit report containing information about you from a credit reporting agency for the purpose of assessing your application for commercial credit and any later request for additional credit or for a credit limit increase.
6. We may give to and obtain from any credit provider(s) that may be named in this application or a credit report issued by a credit reporting agency information about you for the following purposes: (a) to assess an application by you for credit; (b) to notify other credit providers of a default by you; (c) to exchange information with other credit providers as to the status of this loan where you are in default with other credit providers; (d) to assess your creditworthiness; and (e) to assist you to meet your credit obligations. This information can include any information about your creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.
7. We may give: (a) to any other credit provider at that credit provider's request, a banker's opinion or other personal information about your consumer creditworthiness for purposes connected with any application for credit that you make to that credit provider or your business, trade or profession; (b) personal creditworthiness information to any entity participating in a loan securitisation programme for the purpose of such a programme.
8. We may disclose to any Additional Signatory information reasonably required to transact on the credit facility.
9. If your Account is linked to the Qantas Frequent Flyer Program we may disclose your personal and transaction information to Qantas Airways Limited for the purpose of awarding Qantas Frequent Flyer points.
10. Please note that telephone calls may be recorded for training and verification purposes.

9 PRIVACY PREFERENCE

We may keep you informed about other products, services and special offers from us and our affiliates and partners, vendors and other parties with whom we have arrangements that may be of interest to you. We may also disclose your personal information to our affiliates so that they can keep you informed about other products, services and special offers.

However, if you do not wish us or our affiliates to communicate these offers (apart from offers in relation to substitute Citibank credit products), please indicate below. Alternatively, you can notify Citibank in writing or by telephone.

Our affiliates are the family of companies that form Citigroup Australia. These affiliates operate in several different lines of business including banking, credit cards, consumer finance, securities, and insurance. Our affiliates conduct business under names that include Citibank, Citicorp, Diners Club, Smith Barney, Citigroup Asset Management, and Citigroup Global Markets.

Do not mail Do not phone

10 ADDITIONAL SIGNATORY

⁹ I authorise and direct that this Account will be operated in the following manner:

Duration Authority

This Authority commences immediately and shall continue until Citibank receives written notice from the Accountholder revoking this Authority. This may not be effective until the additional card has been surrendered to Citibank or the Primary Cardholder has taken all responsible steps to have the additional card sent back to Citibank.

Liability

The Accountholder shall be solely responsible to Citibank for all liability incurred on or in relation to the Account, including any liability which arises from Citibank in accordance with this Authority.

Authority

The Additional Signatory is separately authorised to operate and access (including electronic and as a cheque signatory) the Account in any manner as permitted by the terms and conditions applying to the Account.

11 YOUR MONTHLY INCOME AND EXPENSES

* In your total monthly personal expenses, include rent/mortgage, loan repayments (car, boat, credit cards, etc.), personal living expenses (food, electricity, phone, gas, water, etc.), rates/body corporate and any other financial commitments.

Please fax this completed Request to **1300 301 304** (24 Hours)

To assist with processing your application, provide your most recent payslip, current tax assessment or most recent group certificate with your application.

If you do not have a fax, please send this Request to us in the enclosed Reply Paid envelope
Citibank Business Credit, Reply Paid 1625, SYDNEY NSW 2001 (no postage stamp required)

DO NOT mail your application if you have already faxed it to us

☎ Telephone Enquiries 1300 790 926