

Ready Credit Request



PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS. All questions on this request must be answered. Incomplete answers cannot be processed. Before you complete this request, please be sure you can say 'yes' to the initial approval criteria:

Are you at least 18 years of age? Do you earn more than \$30,000 p.a.? Do you have a good credit rating? Are you a permanent Australian resident?

PLEASE TELL US ABOUT YOURSELF

Title First name Middle initial

Surname

PO Box not acceptable

Home address

Suburb/Town State Postcode

Home ()

I consent to being kept informed about products, services and offers via e-mail/SMS.

Email

Date of birth / / Driver's licence No.

Mother's maiden name

Married Single Divorced/Separated Widowed Defacto

Your spouse's name

Number of dependants (including yourself)

What is your current residential status?

Own home Rent Mortgage Boarding

Time at current address yrs mths

Time at previous address yrs mths

Name of relative/friend in Australia not living with you

Home address No. Street

Suburb/Town State Postcode

Relative's ()

ABOUT YOUR ACCOUNTS

Do you already have any Citibank accounts?

Yes No Citibank account number

Citibank Credit Card number

Type of other credit card(s) held, e.g. Visa, MasterCard, American Express etc

1. 2.

Bank accounts currently open with your bank

Savings Cheque Investment

PROFESSIONAL DETAILS

Are you self employed? Yes No

Employer/trading name

Employer/trading address No. Street

Suburb/Town State Postcode

Work ()

Years with current employer Years with previous employer

Gross annual salary \$ Other annual income \$

Occupation

I authorise my Accountant/Employer to verify my details to Citibank.

Name of accountant

Name of accountant's firm

Accountant's address No. Street

Suburb/Town State Postcode

Accountant's () Fax ()

YOUR MONTHLY FINANCIAL POSITION

This information will be used to determine your ability to make repayments on this credit facility.

1. Show your Total Monthly Income (after tax) \$

2. Show your Total Monthly Personal Expenses* - \$

3. Monthly Disposable Income (Income - Expenses) = \$

BALANCE TRANSFER

Take advantage of our low Ready Credit interest rate. Please note: Transfers will be made in the order nominated below (Accounts 1 through 3) up to your available credit limit.

1. Account Name

Card/Account No.

Amount to be transferred (min \$500) \$

Name and address of issuing organisation

2. Account Name

Card/Account No.

Amount to be transferred (min \$500) \$

Name and address of issuing organisation

3. Account Name

Card/Account No.

Amount to be transferred (min \$500) \$

Name and address of issuing organisation

PLEASE SIGN HERE

By signing below you confirm that: (1) This loan application is for personal use (2) you are an Australian resident and are over 18 years of age (3) The information you have given in this application is truthful and complete (4) You have read and agree to the Privacy Consent on the back of this form. (5) You authorise us to verify information provided in this application including by contacting your employer or accountant. (6) I request Citibank to forward a Citicard to me and any additional signatories.

Signature Date
 / /

OPTIONAL ADDITIONAL SIGNATORY

You are confirming the identity of an Additional Signatory 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 Signatory. Additional Signatory must be over 16 years.⁹

Surname First name

Additional Cardholder's date of birth

/ /

Signature of Additional Cardholder

Please fax completed application to 1300 301 304



Fax this end first



PRIVACY CONSENT

1. We, Citibank 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 credit worthiness 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 credit worthiness; and (e) to assist you to meet your credit obligations. This information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act. 7. We may give: (i) to any other credit provider at that credit provider's request, a banker's opinion or other personal information about your consumer credit worthiness for purposes connected with any application for credit that you make to that credit provider or your business, trade or profession; (ii) personal credit worthiness 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.

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

BALANCE TRANSFER

1. Each Balance Transfer (BT) must be for at least \$500. BTs from your Account to any other Citibank account are excluded, as are foreign currency BTs and BTs to offshore accounts. 2. Citibank will transfer the BTs specified by you, in the order nominated overleaf, in their full amounts, as determined by Citibank and your available Credit Limit. Citibank will contact you should your BT request exceed your available credit limit, in order to receive further instruction. In this event Citibank will be unable to process your request until further instructions are received. 3. BTs are repaid first and are treated as a Special Promotion under your Account Terms and Conditions. BTs will attract interest from the day of transfer. 4. Only one BT request form will be processed on any Account. 5. Subject to paragraph 2, Citibank reserves the right to refuse any request for a BT, for the full or part amount. 6. BTs will not be processed until you have activated your Account. Please allow 10 days from the date your Account is activated. Delays may occur in processing BTs, so it is vital you continue making payments on your other accounts, in accordance with those accounts' terms and conditions. Citibank will not be responsible for any overdue payments or interest incurred on any other accounts. Any remaining balance after the BT will be your responsibility.

BALANCE TRANSFER DECLARATION

If I have completed the Balance Transfer (BT) section on the reverse of this form, I authorise Citibank to process this request and advance funds by cheque. I confirm that I have read and agree to the Balance Transfer Terms and Conditions above.

ADDITIONAL SIGNATORY

* 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 Account holder revoking this Authority.

Liability

The Account holder 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

YOUR MONTHLY FINANCIAL POSITION

*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.

For faster processing, please either fax or mail your application form - doing both will delay processing of your application.



Fax to 1300 301 304 OR



Mail in the enclosed Reply Paid envelope to

Citibank Ready Credit, Reply Paid 1625, Sydney NSW 2001 (No postage stamp required)

☎ Telephone Enquiries 1300 665 837

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