

## CHECKLIST FOR SUBMISSION

<b>All applications</b>	<input type="checkbox"/> Latest statement for home loans not being refinanced <input type="checkbox"/> If an owner occupied home is being used as security for the loan and any applicant, whose income is used to service the loan, is 76 years or older at maturity date of the loan, a Repayment Strategy letter signed by all applicants explaining how the loan will be repaid should current income cease
<input type="checkbox"/> Purchase	<input type="checkbox"/> Contract of Sale with all details of purchase <input type="checkbox"/> Proof of funds to complete purchase <input type="checkbox"/> If relying on a gift: Statutory declaration must be provided confirming non-refundable gift <input type="checkbox"/> 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 <u>or</u> the last 6 month period term deposit statements <u>or</u> statement on sale of shares <u>or</u> equity in real estate <u>or</u> loan statement identifying additional repayments that can be redrawn
<input type="checkbox"/> Refinance	<input type="checkbox"/> Last 6 months' loan statements for all home loans being refinanced with last repayment on the most recent loan statement being not more than 45 days old <input type="checkbox"/> Latest credit card/store card/personal loan statement being refinanced <input type="checkbox"/> 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 <input type="checkbox"/> 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
<input type="checkbox"/> Adding or substituting a security property	<input type="checkbox"/> Contract of Sale <input type="checkbox"/> Proof of funds to complete purchase (if required) <input type="checkbox"/> Rates notice (if property already owned) <input type="checkbox"/> FIRB Approval for overseas borrowers
<input type="checkbox"/> Removing a borrower or titleholder	<input type="checkbox"/> Copy of Death Certificate, Will or Probate (if applicable) <input type="checkbox"/> Letter of consent from borrower being released <input type="checkbox"/> Copy of family law agreement or court order as evidence of divorce (if applicable)
<input type="checkbox"/> Adding a borrower, guarantor or director	Customer Identification Form and documents ( <a href="http://www.citibank.com.au/identificationform">www.citibank.com.au/identificationform</a> ) <input type="checkbox"/> Identification Form - Individuals & Sole Traders <input type="checkbox"/> Identification Form - Australian Companies <input type="checkbox"/> Identification Form - Trusts & Trustees
<input type="checkbox"/> PAYG	<input type="checkbox"/> Latest computer generated pay slip (no more than 45 days old) <b>or</b> <input type="checkbox"/> Letter from the employer on company letterhead not more than 45 days old <u>or</u> current employment contract on company letterhead and not more than 6 months old confirming income and employment details and 3 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. Minimum 6 months in current position
<input type="checkbox"/> PAYG - Casual - Contract <12mths old - Bonus >50% of gross	In addition to the above PAYG documentation requirement, please also supply the following: <input type="checkbox"/> Last 2 financial years' tax return/group certificate <input type="checkbox"/> If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead. Minimum 12 months in current position
<input type="checkbox"/> Self-Employed - Option 1	<input type="checkbox"/> Last 2 years' personal tax returns <input type="checkbox"/> Last 2 years' final tax returns for all trading entities (Company, Partnership, Trust) including profit and loss, balance sheets <input type="checkbox"/> BAS statements for period not covered by tax returns/profit and loss statement <input type="checkbox"/> If LMI is required, last 2 years' business financials and personal, business tax returns and ATO Assessment Notices

## CHECKLIST FOR SUBMISSION CONTINUED

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Self-Employed</b><br>- Option 2<br>(Available when LVR < 70%) | <input type="checkbox"/> Most recent 12 months' management account profit and loss statement with end date no more than 6 months prior to application date signed by the applicants<br><input type="checkbox"/> BAS from the start of the profit and loss statement above to date from ATO tax portal<br><input type="checkbox"/> Most recent group certificate for salary/wages paid to director/s      |
| <input type="checkbox"/> <b>Rental Income</b>   | <input type="checkbox"/> Rental receipts/statement from real estate agent <u>or</u> current lease agreement or consecutive 3 months' rental receipts or last 3 months' bank statements showing rent deposit  |
| <input type="checkbox"/> <b>Foreign Income</b>  | <input type="checkbox"/> All PAYG documents as above and/or all self-employed income documents as in Option 1 above<br><input type="checkbox"/> Bank statements showing income/salary for 3 consecutive months for PAYG and 12 consecutive months for self-employed applicants<br><input type="checkbox"/> Income Declaration Form - Foreign Income form for each applicant and all supporting documents |
| <input type="checkbox"/> <b>Overseas Borrower</b>   | <input type="checkbox"/> Appointment of Agent form<br><input type="checkbox"/> FIRB approval for purchases   |
| <input type="checkbox"/> <b>Other Income</b>  | <input type="checkbox"/> Family Tax Benefits Parts A&B for children under the age of 12<br><input type="checkbox"/> Proof of other permitted income not stated elsewhere, e.g. dividends   |
| <input type="checkbox"/> <b>Trust</b>   | <input type="checkbox"/> A full copy of the executed Trust Deed<br><input type="checkbox"/> Identification must be completed for all beneficiaries of the trust  |

- |   |   |  |  |
|---|---|--|--|
| <input type="checkbox"/> <b>Foreign Tax Forms</b> | <input type="checkbox"/> W-9 Form required if US Person* for tax purposes | <input type="checkbox"/> CRS Self-Certification form** | <p>** 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.</p> |
|---|---|--|--|

**\* 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

- Basic living expenses must show an amount - it cannot be zero.
- The minimum rent/board applied for non-owner occupiers current as at 26 October 2018 is \$777 per month per adult.
- Identification supplied must be in the same name(s) as the applicant(s) and property ownership.
- 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.

**When completed, please email your request and supporting documents to [variations@citi.com](mailto:variations@citi.com)**

## TYPE OF CHANGE TO YOUR HOME LOAN

Please select what you would like to change

*You can make more than one change per application*

Please complete the following sections

**(company applicants to complete Sections F & G)**

- |  |   |
|--|---|
| <p>1. <input type="checkbox"/> <b>Change your home loan (without increasing your current limit)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Add a new account</li> <li><input type="checkbox"/> Change the limits on your existing accounts</li> <li><input type="checkbox"/> Different home loan product</li> <li><input type="checkbox"/> Fix your rate</li> </ul> | <p>A, B, K, I, U, V</p>                         |
| <p>2. <input type="checkbox"/> <b>Change from a self-certified home loan to a fully verified home loan</b></p>   | <p>A, B, D, E, H, K, L, U, V</p>                |
| <p>3. <input type="checkbox"/> <b>Interest only repayments</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> New Interest Only term (financials may be required)</li> <li><input type="checkbox"/> Extend your current Interest Only term</li> </ul>   | <p>A, B, D, E, H, I, J, K, L, U, V</p>          |
| <p>4. <input type="checkbox"/> <b>Increase your credit limit</b><br/>(Minimum increase \$10,000)</p>   | <p>A, B, D, E, H, I, J, K, L, U, V</p>          |
| <p>5. <input type="checkbox"/> <b>Change your security property</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Substitute one property for another</li> <li><input type="checkbox"/> Add a new property</li> </ul>  | <p>A, B, C, D, E, H, I, J, K, L, M, N, U, V</p> |
| <p>6. <input type="checkbox"/> <b>Add/Remove a borrower/titleholder/guarantor/director</b></p>   | <p>A, B, C, D, E, H, K, L, M, N, U, V</p>       |
| <p>7. <input type="checkbox"/> <b>Increase the term of your loan</b></p>   | <p>A, B, C, D, E, H, K, L, M, U, V</p>          |

If you have selected options 4-7 above, please provide a brief reason for the change below

## APPLICANT 1

### A. Personal details

Type of Applicant  Borrower  Guarantor/Director  
 Remove Borrower/Titleholder  
 Add Borrower/Guarantor/Director

Title  First name

Middle name

Last name

City of birth

Country of birth

Date of birth   Female  Male

Marital status  Married/De Facto  Single/Divorced/Widowed

Name of spouse/partner (if applicable)

Total number of dependants for applicant 1 (excluding spouse and self)

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen/Permanent Resident?  Yes  No

What is your citizenship if not Australian?

Are you a resident for income tax purposes in the country of Australia?  Yes  No

If you answered yes to above, is Australia the only  Yes  No country in which you are a resident for income tax purposes?

If you answered "No" to either of the 2 questions above please fill out a CRS Self-Certification form if you are taking out an Offset account or Citibank Plus transaction account.

Are you a trustee for this application?  No  Yes, name of trust

Are you a first home buyer?  Yes  No

## APPLICANT 2

### A. Personal details

Type of Applicant  Borrower  Guarantor/Director  
 Remove Borrower/Titleholder  
 Add Borrower/Guarantor/Director

Title  First name

Middle name

Last name

City of birth

Country of birth

Date of birth   Female  Male

Marital status  Married/De Facto  Single/Divorced/Widowed

Name of spouse/partner (if applicable)

Total number of dependants for applicant 2 (excluding any dependants already given by applicant 1 and excluding spouse and self)

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen/Permanent Resident?  Yes  No

What is your citizenship if not Australian?

Are you a resident for income tax purposes in the country of Australia?  Yes  No

If you answered yes to above, is Australia the only  Yes  No country in which you are a resident for income tax purposes?

If you answered "No" to either of the 2 questions above please fill out a CRS Self-Certification form if you are taking out an Offset account or Citibank Plus transaction account.

Are you a trustee for this application?  No  Yes, name of trust

Are you a first home buyer?  Yes  No

## APPLICANT 1

### B. Current contact details

Home phone number ( ) Work phone number ( )

Mobile phone number (Mandatory)

By providing my email I consent to receive statements, notices and disclosure documents electronically for all my Citibank accounts. I have read and agree to the Electronic Communication Consent in Section Q.

Email (Mandatory)

Current residential address

Suburb State

Postcode Country

Years at this address Years at previous address

Current mailing/PO Box address Same as Residential?

Suburb State

Postcode Country

### C. Address details after settlement (if known)

Post settlement residential address  Same as current

Suburb State

Postcode Country

Mailing/PO Box address  Same as current

Suburb State

Postcode Country

### D. Employment details - If self-employed, please go to Section E

Full time  Part Time  Casual  Retired  
 Student  Home duties  Unemployed

Occupation

Employer's name

Gross (pre-tax) monthly salary \$ Time with current employer Years Months

Payroll Officer name Payroll phone no. ( )

Number of employers in the past 5 years

Time with previous employer if answer to above is greater than 1 Years Months

## APPLICANT 2

### B. Current contact details

Home phone number ( ) Work phone number ( )

Mobile phone number (Mandatory)

By providing my email I consent to receive statements, notices and disclosure documents electronically for all my Citibank accounts. I have read and agree to the Electronic Communication Consent in Section Q.

Email (Mandatory)

Current residential address

Suburb State

Postcode Country

Years at this address Years at previous address

Current mailing/PO Box address Same as Residential?

Suburb State

Postcode Country

### C. Address details after settlement (if known)

Post settlement residential address  Same as current

Suburb State

Postcode Country

Mailing/PO Box address  Same as current

Suburb State

Postcode Country

### D. Employment details - If self-employed, please go to Section E

Full time  Part Time  Casual  Retired  
 Student  Home duties  Unemployed

Occupation

Employer's name

Gross (pre-tax) monthly salary \$ Time with current employer Years Months

Payroll Officer name Payroll phone no. ( )

Number of employers in the past 5 years

Time with previous employer if answer to above is greater than 1 Years Months

## APPLICANT 1

### E. Self-employment details

#### Business structure

Sole trader  Partnership  Company

Company/Trading name



Suburb State

Postcode Country

ABN/ACN

Time in current business Years  Months

Principal business activity

Gross monthly salary

 \$

Director's salary (if applicable)

 \$

Company net profit (last FY)

 \$

Company net loss (last FY)

 \$

Add back pre-tax superannuation contributions benefiting borrowers

Add back depreciation

Add back tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

 ( )

Accountant's email address

## APPLICANT 2

### E. Self-employment details

#### Business structure

Sole trader  Partnership  Company

Company/Trading name



Suburb State

Postcode Country

ABN/ACN

Time in current business Years  Months

Principal business activity

Gross monthly salary

 \$

Director's salary (if applicable)

 \$

Company net profit (last FY)

 \$

Company net loss (last FY)

 \$

Add back pre-tax superannuation contributions benefiting borrowers

Add back depreciation

Add back tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

 ( )

Accountant's email address

### F. Company applicant details - Please complete if borrower or guarantor is a company

Type of applicant  Borrower  Guarantor

Company/Trading name

Date of incorporation

Time in current business Years  Months

Principal business activity

Is the company a trustee?  Yes  No

Name of Trust

ABN/ACN

Number of Directors

## G. Company address and contact details

Trading address

Suburb	State
Postcode	Country

Years Months

Time at trading address

--	--

Postal address

Same as trading address

Suburb	State
Postcode	Country

Registered address

Same as trading address

Suburb	State
Postcode	Country

Trading address after settlement

Same as current

Suburb	State
Postcode	Country

Postal address after settlement

Same as above

Suburb	State
Postcode	Country

Work phone number

( )
-----

Mobile phone number

--

Email address

--

## H. Loan details

Purpose of loan

Purchase an owner-occupied property <sup>1</sup>	\$
Purchase an investment property <sup>2</sup>	\$
Refinance an owner-occupied home loan	\$
Refinance an investment home loan	\$
Refinance of business loan/ other business purpose	\$
Refinance personal/unsecured loans	\$
Other personal purpose, please specify	\$
Total	\$

<sup>1</sup> includes construction

<sup>2</sup> includes construction and vacant land purchase

LMI

If Lenders' Mortgage Insurance (LMI) is required, would you like the insurance premium added onto the loan? If you select yes, we will add the premium to the Total Loan Value.

Yes  No

**Refinancing declaration (mandatory for refinance purpose)**

Refinancing may have some significant transaction costs, including discharge fees, fixed rate break costs, application and settlement fees, and/or mortgage insurance premium. These should be considered prior to refinancing.

Why are you seeking to refinance with Citi:

- Better Rate or Fee
- Service
- Product feature
- Consolidate debts into one lower repayment

Other purpose:

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## ADDITIONAL OPTIONS

### I. Mortgage Plus Package - See also Sections O and P

Make the most of being a Citibank Home Loan Customer with the Citibank Mortgage Plus Package which comes with a no annual fee Citi Rewards Platinum Credit Card and a fee free Citibank Plus Transaction Account.

Minimum gross annual income \$35,000 and minimum credit limit \$6,000. Citibank Mortgage Plus is not available for home loans under \$250,000 or basic loans.

I wish to take up the Mortgage Plus Package.

### CITI REWARDS PLATINUM CREDIT CARD

**OPTION 1: I wish to transfer or upgrade my existing Citibank Credit Card to a new Citi Rewards Platinum Credit Card**

Please enter your card number:     -     -     -

Please indicate which Citibank credit card you hold:

**Citi Rewards Platinum Credit Card**

By ticking this box, the account owner requests the transfer of their existing credit card as detailed above to the Mortgage Plus package to have all annual fees waived on this card. Note: a new credit card will not be issued.

**Other Citibank credit card**

Only Citibank Rewards Credit Cards are eligible for annual fee waivers as part of the Mortgage Plus package. By ticking this box, the account owner requests the cancellation of their existing credit card as detailed above and the issuance of a new Citi Rewards Platinum Credit Card as part of the Mortgage Plus package, and to pay \$0 annual fees on this card. Limit will be set to \$6,000, unless card is already higher.

**OPTION 2: I request a new Citi Rewards Platinum Credit Card**

Please nominate the cardholder(s):

Nominated Primary Cardholder:  Applicant 1  Applicant 2

Additional Cardholder:  Applicant 1  Applicant 2 (Only complete this if the nominated Primary Cardholder requests an additional credit card to be provided to additional cardholder)

Desired maximum credit limit: \$  minimum credit limit \$6,000

Please note that based on our credit assessment, your assigned credit limit may be lower than what you have requested. If you do not indicate your desired maximum credit limit, we will assign the maximum limit that is available to you according to our assessment.

#### NOTE:

- Citibank will open new Citibank credit cards in the first individual applicant's or guarantor's name provided in the application, unless you instruct us otherwise by electing a different Primary Cardholder above.
- The Primary Cardholder will be liable for the balance owing on the Citibank credit card account, including transactions by any additional cardholders. Cards and electronic access details needed to operate Mortgage Plus accounts will be issued to the Primary Cardholder.
- If you wish to keep your existing credit card account in addition to receiving a new credit card account, your existing Citibank credit card fee structure will remain unchanged and the \$0 annual fees under the Mortgage Plus package will apply to the new credit card account only.
- Cardholders moving into the Mortgage Plus Citi Rewards program from another program (e.g. Emirates or Qantas Points) will forfeit unused rewards points and benefits from the previous program.
- Your application for the Mortgage Plus package is also your agreement to the Electronic Communications Consent (Section Q) for the Citibank Plus account.
- To find out more about the Mortgage Plus package including the fees and terms and conditions, go to [citibank.com.au](http://citibank.com.au) or ask your Citibank representative.

### CITIBANK PLUS TRANSACTION ACCOUNT

The Mortgage Plus Package comes with a Citibank Plus Transaction Account unless an offset deposit account is requested.

If you are requesting an offset deposit account and also want a Citibank Plus account please tick this box

### J. Offset and Transaction Deposit accounts

For customers applying for an offset deposit account or a Citibank Plus account (through the Mortgage Plus Package) please answer the following 3 questions:

Please let us know the source of your initial deposit, e.g. salary, rent

How much do you expect your initial deposit to be?

\$

#### APPLICANT 1

Please let us know your source of wealth, e.g. personal savings, investments

#### APPLICANT 2

Please let us know your source of wealth, e.g. personal savings, investments

#### Bank use only

Source

AML

LMI

Bureau

Signature

Date



## K. Residential loan accounts

Please indicate your account preferences below. You can have up to 4 split loan accounts set up as part of your home loan.

LOAN SPLIT 1	Loan Split 1 Amount:	<input type="text" value="\$"/>	
	Name(s) on statement:	<input type="text"/>	
	<input type="checkbox"/> Owner Occupier	<input type="checkbox"/> Investor	<b>Options for Basic and Standard loans:</b>
	<input type="checkbox"/> 1. Basic Variable <sup>1</sup>	<input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset <sup>2</sup>	Total Loan Term: <input type="text"/> Years (Max 30 years)
	<input type="checkbox"/> 3. Standard Fixed:	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years	Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only <sup>3</sup>
<input type="checkbox"/> 4. Mortgage Power <sup>4</sup> :	<input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction <sup>5</sup>	Term: <input type="text"/> Years (Max 5 years)	
LOAN SPLIT 2	Loan Split 2 Amount:	<input type="text" value="\$"/>	
	Name(s) on statement:	<input type="text"/>	
	<input type="checkbox"/> Owner Occupier	<input type="checkbox"/> Investor	<b>Options for Basic and Standard loans:</b>
	<input type="checkbox"/> 1. Basic Variable <sup>1</sup>	<input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset <sup>2</sup>	Total Loan Term: <input type="text"/> Years (Max 30 years)
	<input type="checkbox"/> 3. Standard Fixed:	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years	Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only <sup>3</sup>
<input type="checkbox"/> 4. Mortgage Power <sup>4</sup> :	<input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction <sup>5</sup>	Term: <input type="text"/> Years (Max 5 years)	
LOAN SPLIT 3	Loan Split 3 Amount:	<input type="text" value="\$"/>	
	Name(s) on statement:	<input type="text"/>	
	<input type="checkbox"/> Owner Occupier	<input type="checkbox"/> Investor	<b>Options for Basic and Standard loans:</b>
	<input type="checkbox"/> 1. Basic Variable <sup>1</sup>	<input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset <sup>2</sup>	Total Loan Term: <input type="text"/> Years (Max 30 years)
	<input type="checkbox"/> 3. Standard Fixed:	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years	Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only <sup>3</sup>
<input type="checkbox"/> 4. Mortgage Power <sup>4</sup> :	<input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction <sup>5</sup>	Term: <input type="text"/> Years (Max 5 years)	
LOAN SPLIT 4	Loan Split 4 Amount:	<input type="text" value="\$"/>	
	Name(s) on statement:	<input type="text"/>	
	<input type="checkbox"/> Owner Occupier	<input type="checkbox"/> Investor	<b>Options for Basic and Standard loans:</b>
	<input type="checkbox"/> 1. Basic Variable <sup>1</sup>	<input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset <sup>2</sup>	Total Loan Term: <input type="text"/> Years (Max 30 years)
	<input type="checkbox"/> 3. Standard Fixed:	<input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years	Repayment Option (mandatory): <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only <sup>3</sup>
<input type="checkbox"/> 4. Mortgage Power <sup>4</sup> :	<input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction <sup>5</sup>	Term: <input type="text"/> Years (Max 5 years)	

### Notes:

- Basic Mortgage can only be combined with a Standard Fixed Account.
- Please note, only one Standard Variable - Offset Savings Account is permitted per facility.
- Please ensure you complete the interest only declaration below.
- Mortgage Power loans have a default term of 30 years, and an interest only repayment term of 7 years.
- Mortgage Power (Construction) cannot be part of the Mortgage Plus package.

## INTEREST ONLY DECLARATION

Interest only loans can result in higher interest charges than paying principal and interest, and will have increased repayments after the interest only period has finished. Interest only loans may be unsuitable in some circumstances.

Why do you wish to take an interest only loan (or loan split)?

- |  |  |
|--|--|
| <input type="checkbox"/> Forms a part of your investment/wealth strategy | <input type="checkbox"/> Increase cash-flow for purposes other than debts or commitments |
| <input type="checkbox"/> Increase flexibility                            | <input type="checkbox"/> Assist during a bridging or construction period                 |

Other purpose:

## L. Assets and Liabilities (Mandatory)

ASSET			LIABILITY					
Value	Monthly Income		Amount owing	Facility limit (incl available redraw)	Monthly payments	Financial institution	Refinance?	
Existing Property (home)	\$		Existing Property (home)	\$	\$	\$		<input type="checkbox"/>
Investment property 1*	\$	\$	Investment property 1*	\$	\$	\$		<input type="checkbox"/>
Investment property 2*	\$	\$	Investment property 2*	\$	\$	\$		<input type="checkbox"/>
Investment property 3*	\$	\$	Investment property 3*	\$	\$	\$		<input type="checkbox"/>
Home contents	\$		Personal Loan	\$	\$	\$		<input type="checkbox"/>
Motor vehicles (total)	\$		Leases and car loans	\$	\$	\$		<input type="checkbox"/>
Superannuation	\$	\$	Total credit cards	\$	\$	\$		<input type="checkbox"/>
Savings and deposits	\$	\$	Overdraft	\$	\$	\$		<input type="checkbox"/>
Other assets			Other liabilities					
	\$	\$		\$	\$	\$		<input type="checkbox"/>
	\$	\$		\$	\$	\$		<input type="checkbox"/>
	\$	\$		\$	\$	\$		<input type="checkbox"/>
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>		

\*Note Investment Property includes holiday homes and vacant land

### Expenses (monthly)

Rent/Board

Basic living expenses (mandatory)

Include food, car expenses, public transport costs, all insurance premiums, gas and electricity, telephone, rates, water, clothing and entertainment. (Mandatory - This figure cannot be zero.)

Other living expenses (non mandatory)

Include childcare, school fees, ongoing medical, child support and any other monthly expenses not included elsewhere. If no amount is provided then we will assume that your other living expenses are zero.

Are you aware of anything that may adversely affect your ability to meet your current and future financial obligations, e.g. changing from full time to part time employment? (Mandatory)

Yes  No

If yes, please provide full details of the circumstances including the amount by which you anticipate your income to decrease or expenses to increase to:

Have you ever been declared bankrupt or had a judgment against you?

Yes  No

## PROPERTY 1

### M. Property you are providing as security for the home loan

- Property known - *please complete all details below*  
 Pre-approval required - *please complete property type, estimated market value, suburb and postcode only*

Property type:

House  Villa/Townhouse  Serviced Apartment

Unit - area:  m<sup>2</sup>  Vacant land

Other:

Land size (if >2 hectares):

Property usage:  Investment  Owner occupied

Title type:  Torrens  Strata  Company  Other

Name/s on title:  Applicant 1  Applicant 2  Other

Title particulars (Folio Identifier) (if known)  Estimated market value or purchase price

Address of Property

Suburb  State

Postcode  Country

Contact name to arrange property valuation inspection

Business hours phone number  Mobile phone number

Valex reference (if applicable)

Any special instructions for the valuer

## PROPERTY 2

### M. Property you are providing as security for the home loan

- Property known - *please complete all details below*  
 Pre-approval required - *please complete property type, estimated market value, suburb and postcode only*

Property type:

House  Villa/Townhouse  Serviced Apartment

Unit - area:  m<sup>2</sup>  Vacant land

Other:

Land size (if >2 hectares):

Property usage:  Investment  Owner occupied

Title type:  Torrens  Strata  Company  Other

Name/s on title:  Applicant 1  Applicant 2  Other

Title particulars (Folio Identifier) (if known)  Estimated market value or purchase price

Address of Property

Suburb  State

Postcode  Country

Contact name to arrange property valuation inspection

Business hours phone number  Mobile phone number

Valex reference (if applicable)

Any special instructions for the valuer

## N. Solicitor/Conveyancer details (mandatory for purchases excluding pre-approvals)

- Acting on your own

Name of firm

Contact name

Phone

Email address

- Please tick here if you would like your home loan documents sent to your Solicitor/Conveyancer.

Address

Suburb  State

Postcode  Country

## CONSENTS AND DECLARATIONS

### O. Privacy acknowledgement and consent

By signing this application, I acknowledge, confirm and agree to the following:

- That Citi will obtain a copy of my credit report from one or more credit reporting bodies.
- That I have read and agree to the "Electronic Communication Consent" and consent to receive in electronic form, statements and other notices relating to any accounts and products I hold with Citi, and I understand that I can change my preference via Citi's online banking or by calling 13 24 84.
- That Citi may provide my name, residential address and date of birth to a credit reporting body for the purpose of verifying my identity in accordance with the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 or other requirements it may have, and that Citi may request that the credit reporting body provide them with an assessment of whether the personal information I provide matches (in whole or part) personal information contained in a credit information file maintained by the credit reporting body.
- That Citi will collect, hold, use and disclose my personal information as reasonably necessary for its business purposes, which may include regulatory purposes, detecting and preventing fraud and other risks to Citi and its customers; responding to inquiries about applications, accounts or other products, services or arrangements, and in its dealing with complaints.
- That Citi will retain the information I provide in this application to also process any future applications made in my name or that of any other person, for the purpose of identifying any attempted fraudulent activity. Citi will do this, irrespective of whether or not my application is successful or I am a Citi customer at the time.
- That Citi may engage third parties to verify the authenticity of any identity documents I provide against official government records, and that if I don't wish Citi to use these methods to verify my identity, that I should not click "Continue" below, and instead go to a Citi branch with appropriate forms of identification in order for my identity to be verified in person.

By applying for this product, you consent as follows:

- In this section 'we/us' means Citigroup Pty Limited and our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application.

### Purposes for which we collect, use and disclose your personal information

- 1) We collect, use and disclose your personal information:
  - to assess this application and future applications and to administer your credit facilities and related services;
  - to conduct reviews of your facility;
  - to comply with applicable laws both in Australia and overseas, including:
    - a) the **National Consumer Credit Protection Act**;
    - b) the **Anti-Money Laundering and Counter-Terrorism Financing Act**;
    - c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests); and
  - for other purposes as listed in our **Privacy Policy** and our **Credit Reporting Policy**.

If you do not provide us with the information we may not be able to assess your application or administer the products or services that you are seeking.

- 2) We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, in order to assist us to process your application or to locate or communicate with you.
- 3) Where you have provided information about another individual, you must make them aware of that fact and the contents of

this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.

- 4) Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

### Disclosures of your personal information

- 5) We may disclose to, and obtain personal information about you from:
  - our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors, collection agents, e-conveyancers, other financial institutions, researchers, system developers or testers, accountants, rating agents, auditors, valuers, lawyers and other parties acting in connection with securitisation;
  - reward providers including Airline partners and their service providers;
  - other credit providers;
  - any signatory or guarantor to the facility for which you are applying;
  - any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
  - regulatory and tax authorities in Australia and overseas;
  - credit reporting bodies (see 'Exchange of information with credit reporting bodies' below);
  - any insurer relating to your facility;
  - organisations wishing to acquire an interest in any part of our business; and
  - as further set out in our **Privacy Policy** and **Credit Reporting Policy**.

### Disclosures to overseas recipients

- 6) Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. By consenting to us disclosing your personal information to overseas recipients, you agree that **Australian Privacy Principle 8.1** shall not apply to the disclosure, meaning that Citibank will not be obliged under the **Privacy Act** to ensure that an overseas recipient does not breach the **Australian Privacy Principles** and we will not be liable under the **Privacy Act** if the recipient does not act consistently with the **Australian Privacy Principles**. By completing this application you consent to such overseas disclosures.

### Exchange of information with credit reporting bodies and other information services

- 7) If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a credit reporting body (CRB) for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.
- 8) We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from, CRBs. Our **Credit Reporting Policy** contains information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.

## O. Privacy acknowledgement and consent (continued)

- 9) We have the right to conduct reviews of your facility from time to time and at our sole discretion. You acknowledge that we will provide personal information to credit reporting bodies as permitted by the **Privacy Act** for each review and that a credit report may be obtained from credit reporting bodies for the purpose of any such review.

### Our policies (including how to access and correct information and make a complaint)

- 10) You can view our **Privacy Policy** or **Credit Reporting Policy** on our website at [citibank.com.au/privacy](http://citibank.com.au/privacy) or obtain copies by calling us. These policies include information as to how you can access and/or seek correction of the personal information we hold about you. Our **Privacy Policy** and **Credit Reporting Policy** also contain information as to how you can complain about a breach by us of the **Privacy Act** (including the credit reporting provisions in **Part IIIA** and the **Credit Reporting Code**) and how we will deal with such a complaint.

## P. Explanatory notes for the Home Loan application

In this section, "we/our" means Citigroup Pty Ltd and "you/your" means all applicants named in this application.

- 1) This is an application only. We are under no obligation to consider your application. We will have no legal commitments to you in respect of the finance that you apply for until we receive from you and decide to accept a loan contract in the form prepared by us that is binding on you.
- 2) We may approve this application subject to conditions, including conditions that you have to pay costs and expenses of ours and/or others in progressing the application to final approval or settlement, for example, valuation and legal fees. Those costs and expenses may have to be paid by you whether or not we provide finance. If we advise you of conditions like those, and the costs and expenses are payable to us, we will give you an estimate as to what those costs and expenses might be. If you do not agree to pay the costs and expenses then we may not be able to complete our consideration of your application.

## Q. Electronic communication consent (Refer Sections B and I)

- 1) The person or persons applying for this account ("you") consent to Citigroup Pty Limited ("us") communicating electronically with you about the account(s) you nominate and authorise us to act on instructions we receive electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
- 2) We will rely on this consent to communicate with you by: (a) electronic mail to the email address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records.
- 3) By giving this consent, we are no longer required to send you notices or other documents in paper form for the account(s). Notwithstanding this consent, we may still decide to send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send.
- 4) Providing you with electronic statements does not alter your obligations under any terms and conditions of the account(s). You should 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

## Your marketing communications preferences

- 11) By completing this application you agree that we, our affiliate companies and their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages (without an unsubscribe facility). These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by calling us.

**Note:** If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national **Do Not Call Register**.

- 3) Many of our products allow electronic access to funds and lines of credit using cards and/or security codes. We will issue cards and/or security codes to all Borrowers. If you do not want all Borrowers to have electronic access you should discuss your requirements with our representative.
- 4) If you apply for a loan with an Offset Savings Account option, separate Citibank Offset Savings Account Terms and Conditions apply and will be provided with the loan contract.
- 5) If you are applying for a Mortgage Plus package Citibank will request additional information including your Tax File Number ("TFN"). 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. Before making a decision about the Mortgage Plus package you should consider its terms and conditions, and whether this product is appropriate for you.

save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements.

Refer to Citibank's website [citibank.com.au](http://citibank.com.au) for details.

- 5) You may withdraw this consent at any time and change to receiving paper statements, notices and documents to your nominated mail address, by notifying us through Citibank online or by phone on 13 24 84. Note: Citibank offers some of its products with electronic communication only for e.g. Citibank Plus Account, and if you do not provide this consent or if you withdraw it, Citibank may choose to refuse to open your account or to close it.
- 6) In support of your application for a loan from Citibank, you understand that you are required to provide copies of documents containing your personal information either directly to Citibank or through our broker or agent. Where such information is sent via the public email network in an email message, 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. You confirm that you are aware of the risks of sending messages via email, and where either you or our agent/broker send an email with your personal information (such as personal bank statements and other documents) via public email to Citibank, you agree that Citibank is not responsible for any loss arising from your personal information being intercepted or copied by an unauthorised person before it arrives at Citibank's email address.

## R. QBE Lenders' Mortgage Insurance privacy consent

In this section, 'insurer' means QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071, 'you/your' means all borrowers and guarantors named in this application, and 'lender' means Citibank.

### Privacy consent

The Lender collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lenders' mortgage insurance for that mortgage. Your information is collected by the Insurer for the purposes of securing and administering such insurance, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the *Insurance Contracts Act 1984* (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance.

As a result, the Lender may not be able to provide the mortgage to you.

The Insurer uses your information to:

- assess the risk of:
  - providing lenders mortgage insurance to the Lender;
  - you defaulting on your obligations to the Lender;
  - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery;
- comply with legislative and regulatory requirements including the *Privacy Act* and the *Insurance Contracts Act 1984* as amended from time to time.

Where permitted by the *Privacy Act*, the Insurer will seek and obtain from a credit reporting body and use:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments information.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy apply to its collection, use and disclosure of that information.

The Insurer also uses your information for such other purposes as may be permitted by the *Privacy Act*.

The Insurer may disclose personal information as permitted by the *Privacy Act* to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- the Lender;
- reinsurers;
- credit reporting and ratings agencies;
- mortgage insurer;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer's Privacy Policy is available at [www.qbelmi.com](http://www.qbelmi.com). It contains information about the following:

- how you can access and correct your information that the Insurer holds;
- how you can make a complaint about a breach by the Insurer of the Privacy Act (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of your information; and
- how the Insurer will deal with such a complaint.

I agree that my personal information can be used or disclosed by the Insurer and Lender as contemplated in this form.

Contact Information:

QBE Lenders' Mortgage Insurance Ltd  
Level 5  
2 Park Street  
Sydney NSW 2000

ABN 70 000 511 071  
Phone: 1300 367 764  
Contact Person: Privacy Officer  
Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)



## S. Genworth Lenders' Mortgage Insurance Privacy Consent

**If this application requires Genworth Lenders' Mortgage Insurance, by signing this application, you consent as follows.**

In this section, 'insurer' means Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305, 'you/your' means all borrowers and guarantors named in this application, and 'lender' means Citibank.

### Identity and contact details

Genworth Financial Mortgage Insurance Pty Ltd  
ABN 60 106 974 305  
Level 26, 101 Miller Street  
North Sydney NSW 2060  
Phone: 1300 655 422

### The individual may not be aware that Genworth has collected the personal information & collection of personal information from someone other than the individual

In the event that your Lender decides to obtain lenders mortgage insurance (LMI) on your loan, Genworth will obtain information about you from the Lender and Genworth might also share some of your personal information with the Lender, Credit Reporting bodies and others.

### The purpose for which Genworth collects the personal information

Genworth may use your information:

- to decide whether to insure the Lender under the LMI policy;
- to assess the risk of you defaulting on your obligations to the Lender;
- to assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- to administer and vary the insurance cover including for securitisation and hardship applications; to verify information that the Lender collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a lender if the LMI insurer pays out an insurance claim on your loan;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy Genworth issues to the Lender relating to your loan.

### The main consequences (if any) for you if all or some of the personal information is not collected

If you don't provide your information to the Lender it will not be possible for Genworth to process Lender's request for LMI.

### Any other APP entity, body or person, or the types of any other APP entities, bodies or persons, to which Genworth usually discloses personal information of the kind collected

Where permitted by the Privacy Act, Genworth may disclose information about you to third parties, in relation to any mortgage insurance policy relating to your loan. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; other financial institutions;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees; guarantors and prospective guarantors of your loan;
- payment system operators to allow an information collector to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist the information collector to conduct its business.

### Genworth's Privacy & Credit Reporting Policy

Genworth handles information about you in accordance with its Privacy & Credit Reporting Policies set out at <http://www.genworth.com.au/privacy-policy>

This includes:

- how you can access and correct your information that Genworth holds;
- how you can make a complaint if you have concerns about how Genworth manages your information; and
- how Genworth will deal with complaints.

### Whether Genworth is likely to disclose personal information to overseas recipients

Where permitted by the Privacy Act, Genworth may disclose your personal information to organisations overseas including its related companies (including USA, Canada or the United Kingdom), reinsurers, service providers, (including but not limited to data consultants and IT Contractors), its agents, contractors and external advisers and government and other regulatory bodies.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, Genworth will not be responsible for that disclosure.

### Credit Reporting Information

Genworth can obtain information about you from a credit reporting body to enable it to decide whether to insure the Lender under the LMI policy or assess the risk of default by you or a guarantor, for a mortgage insurance purpose relating to you and for any other purpose under the insurance policy Genworth issues to the Credit Provider relating to your loan.

### Storage

Genworth may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure appropriate security arrangements are in place in relation to this storage.

As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be accessed or held.

## T. Nomination of address for two or more applicants. Note this section is for borrowers only

Less paper in the mail is convenient for people who trust each other with financial information but may increase the risk that one of you is not informed of a problem or changed obligation.

If your finance is regulated, then all your notices and documents that Citibank has agreed or is obliged to provide will be sent to all applicants, unless another applicant is nominated below to receive all of the notices and documents on your behalf.

If your finance is not regulated under the National Credit Code, then separate notices and documents are not possible. Your notices and documents will be sent to applicant 1 unless another applicant is nominated below. Your completion of this section will be taken to refer to "notices and other documents that Citibank has agreed or is obliged to provide".

**I/We understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form, we are giving up the right of all borrowers to be provided with information direct from Citibank. I/We understand that any of us can cancel this nomination at any time by writing to Citibank.**

I/We nominate:  Applicant 1 or  Applicant 2 to receive notices and other documents under the National Credit Code on behalf of me/all of us.

## U. Signature of all applicants - please sign and date

**I/We** wish to apply for or guarantee the finance described in this application, and the other Citibank products and services selected in this application, on the basis of the information about me/us set out in this application. **I/We** have read the Privacy acknowledgement and consent (Section O), the Explanatory notes for the Home Loan application (Section P) and the Electronic communication consent (Section Q). If this application requires QBE Lenders' Mortgage Insurance, **I/We** have read the QBE Lenders' Mortgage Insurance privacy consent (Section R). **I/We** confirm that all information contained in, and accompanying this application is true, accurate and correct and understand that if it is not, Citibank may cancel any approval given and may have the right to seek repayment of any finance provided. If the applicant is a company, the director(s) should sign below.

Please note: This product is not marketed to or intended for residents of the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This is not, and should not be construed as, a solicitation to apply for this product. If you leave Australia or are a non-resident of Australia for taxation purposes, Citibank may be restricted in the way that it is able to provide financial services including but not limited to financial product advice and the sending of promotional materials to you when you are residing offshore or are not physically in Australia.

Signature of Applicant 1/Director of company applicant

Date

Signature of Applicant 2/Director of company applicant

Date

## V. Declaration of Home Loan purpose - investment and business applications. Note this section is for borrowers only

In this section, "credit provider" means Citigroup Pty Ltd and "I/we/me/us" means all borrower applicants named in this application.

**I/We** declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property

### IMPORTANT

You should ONLY sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration, you may lose your protection under the National Credit Code.

Signature of Applicant 1

Date

Signature of Applicant 2

Date