

Citibank Change to Home Loan Request

Introducer details

Company Name	Authorised Representative Name	Mobile Phone Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Authorised Representative ID	<input type="checkbox"/> Please tick for SMS status alerts where available. (Note: emails will be sent if SMS is unavailable)	Fax Number
<input type="text"/>		()
Email	<input type="text"/>	

Checklist for submission

This form gives us all the information we need to process your request quickly and accurately. Please follow the instructions carefully, and ensure you submit the **correct supporting documents**. If you are unsure about any of the requirements in this form, please contact your Business Development Manager.

1. All applicants

- Fully completed Change to Home Loan Request Form Additional copy of this form if more than two existing borrowers

2. Income verification

PAYG applicants

- Latest computer generated pay slip (no more than 45 days old)
or
- Letter from the employer on company letterhead not more than 45 days old *or* 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
- 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.

PAYG (Casual, Contract<12mths old, Bonus>50% of gross)

In addition to the above please also supply the following:

- Last 2 financial years tax return/group certificate
- 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.

Self-Employed applicants – Option 1

- Last two years personal tax returns
- Last two years final tax returns for ALL trading entities (Company, Partnership, Trust) including profit and loss, and balance sheets signed by all directors/partners
- Last 2 financial years group certificates for salary/ wages paid to director/s
- BAS statements for period not covered by tax returns/profit and loss statement
- If LMI is required, last 2 years business financials and personal, business tax returns and ATO Assessment notices

Self-Employed – Option 2 (Where LVR <=70%only)

- 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
- BAS from the start of the profit and loss statement above to date
- Most recent group certificate for salary/wages paid to director/s

Foreign Income

- All PAYG and/or Self Employed income documents
- Bank Statements for 3 consecutive months showing income/ salary
- Income Declaration Form – Foreign Income form for each applicant and all supporting documents

Investor applicants

- Rental receipts/statement from real estate agent *or* current lease agreement *or* consecutive 3 months rental receipts *or* last 3 months bank statements showing rent deposit

Other

- Family tax benefits Parts A&B for children under the age of 12
- Proof of other permitted income not stated elsewhere e.g. dividends
- Latest three months statements for credit cards if balances paid in full each month.
- Latest statement for home loans not being refinanced
- Latest 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
- Latest credit card/store card/ personal loan statement being refinanced
- If LMI is required, last 3 months consecutive statements on all credit cards being refinanced and last 6 consecutive statements of personal loan accounts being refinanced
- If LMI is required, evidence that council rates, strata levies and fees are current and paid as at the last billing date

3. Adding or substituting a security property

- Contract for Sale

- Proof of funds to complete purchase
- Rates notice (if property already owned)

4. Removing a borrower or title holder

- Copy of family law agreement or court order as evidence of divorce (if applicable)

- Letter of consent from borrower being released

5. Adding a borrower

- Existing and new borrowers to complete the Home Loan Application and Checklist form

- Copy of Death Certificate, will or probate (if applicable)

Authorised Representative Signature

Notes:

- An incomplete application or non receipt of documents will result in delays.
- 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.

I acknowledge that I have sighted the originals of all the supporting documents submitted to Citigroup Pty Ltd (Citibank) and have not made any unauthorised alterations.

As the broker or agent to the client applying for a loan with Citibank, I am responsible to ensure that before I or my client sends personal information to Citibank, I explain to my client, and ensure that my client understands, that:

- 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;
- where personal information of the client (including but not limited to personal bank statements and other documents) is sent by my client, by me, or any other person acting on behalf of the client, that my client accepts all responsibility and will hold Citibank harmless, for any loss arising from my client's personal information being intercepted or copied by an unauthorised person before it arrives at Citibank's email address.

As the broker or agent making the assertion above, I understand that Citibank relies on my representations as set out above.

Signature of Authorised Representative

Date

Please fax application to: 1300 099 751

Type of change to your home loan

Please select what you would like to change

(You can make more than one change per application)

1. Change to a different home loan product
(Including Fixing your rate)

2. Change to Full-doc loan

3. Rearrange your accounts

(Without increasing your current limit)

Add a new account

Change the limits on your existing accounts

4. Interest only repayments

New Interest Only term

Extend you current Interest Only term

5. Increase your credit limit

(Min Increase \$10,000)

6. Change your security property

Substitute one property for another

Add a new property

7. Remove a borrower or titleholder

8. Increase the term of your loan

Please complete the following sections

A B G & P

A B D E G H & P

A B G & P

A B G H & P

A B D E G H & P

A B C D / E F G H I & P

A B D E F G H I & P

A B C D E F G H & P

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

A. Personal details

Applicant 1 Remove borrower

Type of Applicant Borrower Guarantor/Director

Title First name

Middle name

Last name

Marital status
 Married / De Facto Single / Divorced / Widowed

Surname of spouse/partner (if applicable)

Total number of dependents for all borrowers excluding borrowers and their spouses/partners

Are you an Australian Citizen / Permanent Resident? Yes No

What is your citizenship if not Australian?

Have you ever been declared bankrupt or had a judgment against you? Yes No

Are you a trustee? No Yes, name of trust

Applicant 2 Remove borrower

Type of Applicant Borrower Guarantor/Director

Title First name

Middle name

Last name

Marital status
 Married / De Facto Single / Divorced / Widowed

Surname of spouse/partner (if applicable)

Total number of dependents for all borrowers excluding borrowers and their spouses/partners

Are you an Australian Citizen / Permanent Resident? Yes No

What is your citizenship if not Australian?

Have you ever been declared bankrupt or had a judgment against you? Yes No

Are you a trustee? No Yes, name of trust

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 Communications Consent in Section M on Page 10.

Email (Mandatory for Mortgage Plus Package)

Current residential address

Suburb State
Postcode Country

Current mailing / PO Box address Same as residential

Suburb State
Postcode Country

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 Communications Consent in Section M on Page 10.

Email (Mandatory for Mortgage Plus Package)

Current residential address

Suburb State
Postcode Country

Current mailing / PO Box address Same as residential

Suburb State
Postcode Country

C. Mailing address details after settlement (if known)

Mailing / PO Box address Same as current

Suburb State
Postcode Country

Mailing / PO Box address Same as current

Suburb State
Postcode Country

D. Employment details – if you are self-employed please go to section E

Employment Status

Full time Part Time Casual Retired
 Student Home duties Unemployed

Occupation

Employer's name

Payroll Officer name

Payroll phone no.

() Time with current employer Years Months

Payroll Email address Time with previous employer Years Months

Gross monthly salary Number of employers in the last 5 years

Employment Status

Full time Part Time Casual Retired
 Student Home duties Unemployed

Occupation

Employer's name

Payroll Officer name

Payroll phone no.

() Time with current employer Years Months

Payroll Email address Time with previous employer Years Months

Gross monthly salary Number of employers in the last 5 years

E. Self-employment details

Business structure

Sole trader Partnership Company

Trading name

Address

Postcode

ABN/ACN Time in current business Years Months

Principal business activity

Gross monthly salary Director's salary (if applicable)

Company net profit Company net loss (last financial year)

Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name Accountant's phone number

Business structure

Sole trader Partnership Company

Trading name

Address

Postcode

ABN/ACN Time in current business Years Months

Principal business activity

Gross monthly salary Director's salary (if applicable)

Company net profit Company net loss (last financial year)

Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name Accountant's phone number

F. Solicitor/Conveyancer details

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

Name of firm

Contact's full name

Address

Postcode

Phone no.

G. Residential loan accounts

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

- Self Certified loan** – Only available for self-employed applicants. (Basic and Offset loans are not available)
- Mortgage Plus package** - Not available for Basic mortgage accounts, Fixed only loans or Mortgage Power(Construction). Please also complete section J. Please note, only one Standard Variable - Offset Savings Account is permitted per facility.
- Lenders Mortgage Insurance (LMI)** – Would you like the premium added on to the total value of the loan? If you select yes, we will add the premium to the total loan value Yes, add LMI No

Split Account 1 No change OR Change existing Account 1 Limit: \$ _____
 Existing Account Number Change existing Account 1 Is this limit an increase or a Decrease (Existing Accounts Only)

<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <small>*Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.)</small>	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only(max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)
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Name required on Statement / Chequebook:

Split Account 2 No change OR Change existing Account 2 Limit: \$ _____
 Existing Account Number Change existing Account 2 Is this limit an increase or a Decrease (Existing Accounts Only)

<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <small>*Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.)</small>	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only(max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)
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Name required on Statement / Chequebook:

Split Account 3 No change OR Change existing Account 3 Limit: \$ _____
 Existing Account Number Change existing Account 3 Is this limit an increase or a Decrease (Existing Accounts Only)

<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <small>*Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.)</small>	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only(max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)
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Name required on Statement / Chequebook:

Split Account 4 No change OR Change existing Account 4 Limit: \$ _____
 Existing Account Number Change existing Account 4 Is this limit an increase or a Decrease (Existing Accounts Only)

<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <small>*Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.)</small>	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only(max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)
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Name required on Statement / Chequebook:

H. Assets and Liabilities

Asset / Liability	Value	Monthly income	Amount owing / limit	Monthly repayment	Financial institution	Refinance?
Residence	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other Real Estate	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Contents	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 1 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 2 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 3 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vacant Land	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Overdraft	\$ <input type="text" value="Limit"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Motor Vehicle/s (Total)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card/Store Card 1	\$ <input type="text" value="Limit"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card/Store Card 2	\$ <input type="text" value="Limit"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan	\$ <input type="text" value="Limit"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Superannuation	\$ <input type="text"/>	\$ <input type="text"/>				<input type="checkbox"/>
Savings	\$ <input type="text"/>	\$ <input type="text"/>			<input type="text"/>	<input type="checkbox"/>
Other assets or liabilities (Including retail finance products e.g. interest free purchases)						
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Expenses (Monthly)						
Rent / Board				\$ <input type="text"/>		
Basic Living Expenses 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.)				\$ <input type="text"/>		
Other Living Expenses Include childcare, school fees, ongoing medical, child support and any other monthly expenses not included elsewhere. (Mandatory – This figure may be zero.)				\$ <input type="text"/>		
Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		

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.

PLEASE ENSURE YOU HAVE ANSWERED THE MANDATORY QUESTIONS BEFORE PROCEEDING TO THE NEXT SECTION.

I. Property you are providing as security for the home loan

Property 1

Property type House Villa/town house
 Vacant land Serviced Apartment

Land size (if >2 hectares) Unit, area of unit:
 Other

Property usage: Investment Owner occupied

Title type Torrens Strata Other

Name/s on title Same as applicant/s

Title particulars (Folio Identifier) Estimated market value or purchase price
\$

Address of property Same as residential address

Postcode

Contact name to arrange property valuation

Work phone number () Mobile phone number

Property 2

Property type House Villa/town house
 Vacant land Serviced Apartment

Land size (if >2 hectares) Unit, area of unit:
 Other

Property usage: Investment Owner occupied

Title type Torrens Strata Other

Name/s on title Same as applicant/s

Title particulars (Folio Identifier) Estimated market value or purchase price
\$

Address of property Same as residential address

Postcode

Contact name to arrange property valuation

Work phone number () Mobile phone number

J. Mortgage Plus Package - See also section K and L

A Mortgage Plus package includes an eligible Citibank credit card (in a personal name) and a Citibank Plus account.

Citibank will open the new Citibank Plus account in the first individual borrower's or guarantor's name provided in the application ("account owner"), unless you instruct us otherwise when Citibank contacts you to arrange the establishment of the Citibank Plus account.

Select your Mortgage Plus eligible Citibank Credit Card:

- Citibank Rewards Credit Card - Platinum (\$0 Annual fee, Minimum gross income \$35,000 p.a. and Minimum credit limit \$6,000)
- Citibank Rewards Credit Card - Signature (\$0 Annual fee, Minimum gross income \$75,000 p.a. and Minimum credit limit \$15,000)

OPTION 1 : Complete for a new Citibank Credit card

Nominated Primary Cardholder Name _____

Additional Cardholder Name (must be a mortgage applicant) _____ (Only complete this if the nominated Primary Cardholder requests an additional credit card to be provided to additional cardholder).

Note:

- Citibank will open the new Citibank credit card in the first individual borrower's or guarantor's name provided in the application ("account owner"), unless you instruct us otherwise by completing the primary cardholder name above.
- The account owner (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 account owner.
- If you wish to keep your existing credit card account in addition to receiving a new credit card account, then your existing Citibank credit fee structure will remain unchanged and the \$0 annual fees under the Mortgage Plus Package will apply to the new credit card account.

OPTION 2: Complete if existing Citibank Credit card account held

Please provide your existing card number if you already have a Citibank credit card but would like to transfer to a new Mortgage Plus Credit Card.

Existing card number

A) Transfer your existing Citibank Rewards Credit Card – Platinum; or Citibank Rewards Credit Card- Signature to the Mortgage Plus Package

- By ticking this box the account owner requests the transfer of their existing credit card as detailed above to the Mortgage Plus Package to receive the \$0 annual fees on their existing Citibank credit card as part of the Mortgage Plus Package

Note:

- The \$0 annual fee will be applied to your existing credit card. You will not receive a new Credit Card.

B) Transfer your existing Citibank Credit Card to a Citibank Rewards Credit Card – Platinum; or Citibank Rewards Credit Card- Signature

- By ticking this box the account owner requests the transfer of their existing credit card to a new Citibank credit card under the Mortgage Plus Package

Note:

- Your existing credit card will be closed and you will receive a new credit card under the Mortgage Plus Package

DESIRED MAXIMUM CREDIT LIMIT

What is your desired maximum credit limit? (min \$6,000) _____ (Otherwise we will assign the maximum limit or the assigned limit that is available to you according to our assessment)

Product minimums are: Platinum \$6,000 Signature \$15,000

- Yes, I wish to hear about opportunities to increase my credit limit.

CREDIT LIMIT INCREASES: Even if you opt-in to receiving information about credit limit increases, you can choose whether to apply for a credit limit increase. Citibank is likewise not obliged to agree to increase your credit limit. You can withdraw your consent to receive credit limit increase information at any time by contacting Citibank on 13 24 84.

Your application for the Mortgage Plus package is also your agreement to the Electronic Communications Consent (Section M) for the Citibank Plus account.

To find out more about the Mortgage Plus package including the fees and terms and conditions, go to www.citibank.com.au or ask your Citibank representative.

Bank use only

Source Code

- 301 PZKYY69A (New, Verified)
- 301 PL1 PQ (Transfer/Upgrade)
- 311 QZKYY69A (New, Verified)
- 311 SG1 YG (Transfer/Upgrade)

- AML
- LMI
- Bureau

Signed

Date

K. Privacy Acknowledgement and Consent

By signing this application form, you consent as follows.

In this section, 'We/us' means Citigroup Pty Ltd ("Citibank") and you/your means all borrowers and guarantors 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 ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide 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 including, for example, where we need information from a third party to assist us to process your application or to assist us to locate or communicate with you.

Disclosures of your personal information

- 3) We may disclose to, and obtain from, the following organisations personal information about you to for the purposes described above (as well as otherwise permitted by the Privacy Act):
 - Citibank affiliates and sales agents.
 - other credit providers;
 - any signatory or guarantor to the facility for which you are applying;
 - any broker, financial, legal or other adviser acting in connection with your facility or application;
 - regulatory and tax authorities in Australia and overseas
 - a credit reporting body (see 'Exchange of information with credit reporting bodies' below);
 - entities and organisations involved in any Citibank Rewards Programme;
 - any insurer relating to your facility;
 - organisations wishing to acquire an interest in any part of Citibank's business for assessing or implementing any such acquisition; and
 - organisations that carry out functions on our behalf including card schemes, mailing houses, data processors, researchers and collection agents;
 - as further set out in our Privacy Policy and Credit Reporting Policy.

Disclosures to overseas recipients

- 4) 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 and Singapore. Such overseas recipients may not be bound by the Privacy Act.

By consenting to us disclosing your personal information to overseas recipients, Australian Privacy Principle 8.1 will not apply to the disclosure (which means that we will not be obliged under the Privacy Act to take reasonable steps to ensure that an overseas recipient does not breach the Australian Privacy Principles and we may not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles). By completing this application form you consent to disclosures to overseas recipients.

Exchange of information with credit reporting bodies and other information services

- 5) If you have made an application for commercial credit, or have obtained commercial credit from us, you agree that we can obtain credit reporting information about you from a CRB for the purposes of assessing any application for commercial credit and collecting payments that are overdue in relation to 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.
- 6) 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, credit reporting bodies (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.
- 7) 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 a credit reporting agency as permitted by the Privacy Act for each review and that a credit report may be obtained from a credit reporting agency for the purpose of any such review.

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

- 8) You can view the Citibank Privacy Policy or Credit Reporting Policy on our website at www.citibank.com.au/privacy or obtain copies by calling us on 13 24 84. 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.

Your Marketing Communications Preferences

- 9) By completing this application you agree that Citibank, Citigroup affiliate companies and their partners may use your personal information to keep you informed about 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). Citigroup operates in several different lines of business including banking, credit cards, consumer finance, securities and insurance. 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 phone on 13 24 84. **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.

L. Explanatory Notes for Change to Home Loan Request

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.
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.

M. Electronic Communication Consent

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. You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked.
5. We rely on you to keep your nominated email and physical (street) address details up-to-date and to notify us when they change.
6. 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 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 www.citibank.com.au for details.
7. 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.
8. 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.

N. QBE Lenders' Mortgage Insurance Privacy Consent

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

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 1988* and the *Insurance Contracts Act 1984* as amended from time to time.

Where permitted by the *Privacy Act 1988*, 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 also need to exchange information between credit providers and advisors during the course of the mortgage insurance policy. Where permitted by the *Privacy Act 1988* (Cth), the Insurer may share your information with a credit reporting body or other parties for the purposes of fraud prevention.

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's Privacy Policy is available at 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 1988* (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	ABN 70 000 511 071
82 Pitt Street, Sydney NSW 2000	Phone: 1300 367 764
Contact Person: Privacy Officer	Email: compliance.manager@qbe.com

O. 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 St,
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

P. Signature of all Borrowers/Guarantors

Borrowers

I/We wish to apply for the finance described in this request, and apply for the other Citibank products and services selected in this request, on the basis of the information about me/us set out in this request. I/We have read the Privacy and Acknowledgment and Consent (Section K) and the Explanatory Notes for Change to the Home Loan Request (Section L) and the Electronic Communication Consent (Section M). If this application requires QBE or Genworth Lenders' Mortgage Insurance, I/We have read the QBE and Genworth Lenders' Mortgage Insurance Privacy Consent (Section N & O). I/We confirm that all information contained in, and accompanying with this application and all the information provided by me/us 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.

Name of Borrower 1

Signature of Borrower 1

Date

Name of Borrower 2

Signature of Borrower 2

Date

Guarantors

I/We wish to guarantee the finance described in this request, on the basis of the information about the borrower(s) set out in this request and any information about me/us that we may provide. I/We have read the Privacy Acknowledgment and Consent (Section K) and the Explanatory Notes for the Change to Home Loan Request (Section L) and the Electronic Communication Consent (Section M). If this application requires QBE or Genworth Lenders' Mortgage Insurance, I/We have read the QBE and Genworth Lenders' Mortgage Insurance Privacy Consent (Section N & O). I/We confirm that all information contained in, and accompanying with this application and all the information provided by me/us 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.

Name of Guarantor 1

Signature of Guarantor 1

Date

Name of Guarantor 2

Signature of Guarantor 2

Date