

1st year fee waiver*

Citibank Clear Platinum Card Application Form



INSTRUCTIONS:

Please print, complete and return the original signed application form together with the required documents:

- By mail to the following address:
Citibank Singapore Ltd, Global Consumer Banking, Robinson Road P.O. Box 356, Singapore 900706,
Attn: Applications Management Unit
- OR
- By fax to 6328 2308
Attention to Citibank Online

NOTE:

All applicants must be aged 21 years old and above.

Minimum Annual Income to qualify:

- \$S\$30,000 for Singapore citizens and permanent residents
- \$S\$60,000 for foreigners (A pledge of 1.5 times the credit line will be required if annual income falls below this stipulated amount.)
- Regardless of the number of credit cards you have, your combined credit limit with Citibank shall be up to twice your monthly income.
- All annual fees are inclusive of GST.

Annual Fees: \$S\$150

FOR EXISTING CITIBANK MAIN CARDHOLDERS

For Credit Card - Complete 1 & 7.
For updates in employment details - Proceed to complete 2.

FOR NEW CARD APPLICANTS

Please complete 1 to 7 in full.

* First year fee waiver does not apply to customers who hold a Citibank Clear Card any time during the past 6 months from date of application of Citibank Clear Platinum Card.

YOUR SUPPORTING DOCUMENTS (COMPULSORY)

In order for us to process your application, your income has to be supported by one of the income documents below.

Please TICK and SUBMIT the following:

For all applicants:

A photocopy of the front and back of your NRIC

For Salaried Employee:

Past 12 months CPF statement submitted via www.citibank.com.sg (note: You will need your SingPass to gain access.)

OR

Latest Income Tax Notice of Assessment and latest original computerized payslip

Date submitted: _____

Time submitted: _____

For Self Employed, Commissioned or Variable Income Earners:

Last 2 years' Income Tax Notice of Assessment & last 3 months' bank statements

For Foreigners:

A photocopy of your passport and employment/dependant pass

Latest Income Tax Notice of Assessment and/or company letter certifying employment and salary

Latest computerized payslip

Please provide us with your:

Overseas home address

Overseas contact number

01 PERSONAL DETAILS

Surname/Family Name (as in NRIC/Passport)

Title Mr Ms

Given Name (as in NRIC/Passport)

Name to appear on Card (max. 19 characters)

Date of Birth

Mth Day Yr

Sex

M F

Nationality

Permanent Resident

Yes No

NRIC (for Singaporeans & PRs)

Passport Number (for expatriates)

House/Blk

Unit # -

Street

Building

Postal Code

Residence Owned Parents' Rented Mortgaged Employer's

Marital Status Single Married Widowed Divorced

Home Telephone Number

Handphone Number

Number of Dependants

Education Level Primary Secondary Pre-University Diploma University

E-mail Address _____

Mother's Maiden Name (for security verification) _____ Number of Dependents

My Relationship With You (for priority processing)
 CitiGold Member No Existing Relationship Citibank Customer (specify account no.) _____

Send my Bill To Home Office

02 EMPLOYMENT DETAILS

Company Name _____

Nature of Business
 Banking and Finance 10 Government 50 Professionals 80 Property Related 40 Employment Agencies 60
 Manufacturing 20 IT & Communications 60 Transport 30 Retail/ F&B 70 Others 90

Job Status
 Salaried Employee Self-Employed Sales/Commission Earner Others _____

Position/Job Title _____ Monthly Salary
 S\$,

House/Blk _____ Unit # _____ -

Street _____ Building _____ Postal Code

Office Telephone Number _____ Extension _____ Length of Employment
 Yrs Mth

03 CITIBANK READY CREDIT



Upon approval of your Citibank credit card(s) application, a Citibank Ready Credit account will be opened for you and a credit limit of up to two times your monthly income may be extended to you at Citibank's discretion. The annual fee of S\$60 will be waived for the first year.*

No, I do not wish to have Citibank Ready Credit account.

* Not applicable to existing Citibank Ready Credit account holders. Applicable to main credit card applicants who are aged 60 years and below only. Application is subject to approval.

04 CREDITSHIELD PROTECTION (OPTIONAL)

For only 36 cents a month for every S\$100 on your balance, you can free yourself from worrying over your outstanding balance repayment should the unforeseen happen. It pays the minimum amount due on your Citibank Clear Platinum card and/or Citibank Ready Credit account for up to six months if you are unable to work due to a total and temporary disability or up to S\$40,000 in the event of death or total and permanent disability.

YES! I want all my account(s) in this application with Citibank to be covered with CreditShield protection, against accident, sickness and death. I declare that I am between 21 to under 60 years of age and that I have not been hospitalized in the last 12 months and suffer from no physical defects, injuries or impairments and that I am in good health. I agree to be bound by the terms and conditions of the policy to be issued.

36¢ for every S\$100 of your statement closing balance.

Initial here For CreditShield

Pursuant to Section 25(5) of the Insurance Act (cap 142), you are to disclose fully and faithfully all the facts as you know them or ought to know them. Failure to do so may render the policy issued void.

05 ELECTRONIC STATEMENTS ENROLLMENT (OPTIONAL)

Yes, I would like to receive my statement of Account(s) in electronic form, for accounts which you issue paper statements and where I am the principal account holder. Upon approval of my Citibank Clear Platinum card and/or Citibank Ready Credit, I understand I will receive an email notification at the preferred email specified in this form (or failing which at the alternative email address), informing me when my statement of Account(s) are available for viewing online. I accept and agree to be bound by the Citibank Online User Agreement as amended from time to time (which is available when I log on to Citibank Online), and to pay any fee associated with the use of the Electronic Statement(s) Facility. I shall abide by any and all laws, rules, regulations and official issuances applicable to the Electronic Statement(s) Facility, now existing or which may hereinafter be enacted, issued or enforced under any jurisdiction. I understand that you may, in your absolute discretion reject my request for enrollment for the Electronic Statement(s) Facility.

Preferred Email: _____ Alternative Email: _____

YES, I would like to apply for the Esso Mobil Privilege Card which will be linked to the Citibank credit card herein applied for. I agree to be bound by the terms and conditions of the Esso Mobil Privilege Card. Including (without limitation) Citibank's right to ExxonMobil Asia Pacific Pte Ltd and ExxonMobil Oil Singapore Pte Ltd selected information from my Esso mobil Privilege Card account, as Citibank may deem it in its absolute discretion.

Your Vehicle Information

Vehicle Registration Number:

Date of vehicle registration:

 Mth Yr
Additional Information[^]

TERMINATION FEE	A termination fee equivalent to the annual fee will be charged if you terminate your account(s) within twelve (12) months from the approval of your account(s)
CITIBANK CREDIT CARD	
Repayment Grace Period	25 days from the date of statement of accounts
Interest Charges	Applied rate - 2% per month Effective interest rate - 24% per annum Minimum interest charge - S\$3
Cash Advance Charges	S\$10 or 3% of amount drawn, whichever is higher
Late Fees	a) S\$25 for up to S\$1,000 balance as of previous statement S\$35 for balance more than S\$1,000 & less than S\$3,000.01 S\$40 for balance more than S\$3,000 And b) Late payment interest charge computed in a manner similar to interest charges at a rate of 0.25%* per month
Minimum Payment	3% of current balance or S\$50, whichever is higher
CITIBANK READY CREDIT	
Interest Charges	Applied rate - 1.5% per month Effective interest rate - 17.95% per annum Minimum interest charge - S\$5
Late Fees	a) 30% of the past due amount (subjected to a minimum of S\$35 and a maximum of S\$80); And b) A late payment interest charge computed in a manner similar to interest charges, at a rate of 0.25%* per month. The late payment interest charge will be shown in the monthly statement of account as part of the interest charge.
Minimum Payment	3% of outstanding balance or S\$45, whichever is higher

* 3% per annum. The late payment interest charge may be lower for balances arising from certain product promotion. Please refer to the relevant product terms and conditions.

[^] The information above is intended as a quick consumer guide only. A detailed cardmember agreement will be sent upon approval. These conditions are liable to change. All information are accurate at point of printing in June 2006.

FOR BANK USE: WW6AC110

App ID:

GRP: Y/N	DP: Y/N	VE: Y/N	A	D	C:	CL:	REMARKS:
CIP/P	1P: B/S Y/N/A	1S: B/S Y/N/A	1N: B/S Y/N/A	SDN/PF CHECKED: YES / NIL	CB MATCHED: Y/N/N/A	MUE: S: SE/VIE: _____	

By signing below, I ask that a Citibank Ready Credit account and/or such Credit Card account(s) (as indicated above) be opened for me and check book and/or card(s) issued to me until the respective account(s) is/are terminated. I agree that the check book and/or card(s) may be sent to me at my risk by mail to my billing address. I agree that my use of the Citibank Ready Credit and/or Credit Card account(s), as the case may be, shall be respectively governed by the Citibank Ready Credit Customers' Agreement and the Citibank Visa/MasterCard cardmember's agreement(s), copies of which will be sent with the check book and/or card(s) and I agree to be bound thereby. I agree to be responsible, in the manner stated in the respective terms and conditions, for all liabilities (including annual fees or other charges) which may be incurred in respect of the relevant accounts.

I authorize you to obtain and verify any information about me as you deem fit in your absolute discretion. I authorize the transfer and disclosure of any information relating to me, from you to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A. and third parties selected by any of them or you, wherever situated, for confidential use (including for use in connection with the provision of any products or services to me, and for data processing, statistical and risk analysis purposes, global cash services and dealings in securities on the Singapore Exchange Securities Trading Limited and any other relevant authorities and agencies pertaining thereto). You and any Citibank, N.A. branch, subsidiary, representative office, affiliate, agent or third party selected by any of them or you may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.

Without prejudice to the generality of the foregoing, where you are a member of, or subscriber for the information sharing services of, any credit bureau recognized by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19), I expressly authorize:

(a) you to transfer and disclose to any such credit bureau; and

(b) any such bureau to transfer and disclose to any fellow member or subscriber as may be recognized as such by MAS,

any information relating to me and/or any of my account(s) with you (and for such purposes) as may be permitted under or pursuant to the Banking Act (Chapter 19).

For the purpose of complying with applicable US tax laws, I waive any bank secrecy, privacy or data protection rights related to my account(s).

I warrant that all information and documents furnished by me are true and accurate. I acknowledge that in considering my application, you will rely on such information and that you may in your absolute discretion reject my application without assigning any reason therefore. I confirm that at the time of this application I am not an undischarged bankrupt and there has been no statutory demand served on me nor legal proceedings commenced against me.

Any reference herein to "you" or "Citibank" shall mean Citibank Singapore Ltd.

U.S. TAX DECLARATION (Please tick):

By checking the appropriate box and signing this application form, I declare my tax status under U.S. tax law. I understand that a false statement or misrepresentation of the tax status by a U.S. person could lead to penalties under U.S. Law:

U.S. person

Name _____

U.S. Social Security Number: - -

Under penalties of perjury, I certify that:

1. The number shown above is my correct taxpayer identification number and
2. I am not subject to backup withholding because: a) I am exempt from backup withholding, or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien)
4. For purposes of complying with applicable U.S. tax laws, I waive any bank secrecy, privacy or data protection rights related to my account.

Non-U.S. person

1. I represent and warrant that I am not a U.S. person or a citizen or lawful residence green cardholder resident in Singapore or residence in other countries which the United States has not classified a Tax Treaty of the United States for purposes of U.S. Federal Income Tax, and that I am not acting for or on behalf of a U.S. person. A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If my tax status change and become a U.S. citizen or resident of the United States, I must notify the bank within 30 days.
2. For purposes of complying with applicable U.S. tax laws, I waive any bank secrecy, privacy or data protection rights related to my account.

Main Applicant's Signature



Date

Your signature in this form and on your Citibank credit card(s) and future Citibank Ready Credit transactions should be identical. You will be bound by the terms and conditions in this form even if your signatures differ or if you sign on only one space in this form.