



Please complete the Application Form and email to customer.assistance.sg@citi.com

To: Citibank Singapore Limited (“Citibank”)

I wish to apply for the Special Financial Relief Program (SFRP) For Consumers – **Extension of Tenure for Citi Debt Consolidation Plan (DCP) customers (“DCP Tenure Extension”)**. By signing below:

- I agree that I have read, understood and agree to the terms governing the DCP Tenure Extension (“Terms”) as set out below and confirm that the information provided below is accurate, and will supersede the current information in Citibank’s records.
- I am providing consent to be contacted by Citibank in relation to this application where further details of the DCP Tenure Extension will be discussed.
- I acknowledge that my application for the DCP Tenure Extension is subject to Citibank’s approval at its discretion.
- I acknowledge that the DCP Tenure Extension would only apply to the remaining tenure of the Loan Amount(s) which was already disbursed to me under the DCP.
- I agree that you will reduce or suspend the credit limit of my DCP Revolving Credit Facility based on my latest monthly income and your credit and risk management policies.

Information requested (please provide):

Telephone number : _____ (HP) _____ (H) _____ (O)

Email address : _____

Employment Status (Please tick) Salaried/Variable Income Earner Self Employed Unemployed

For Self Employed, please indicate your monthly salary before and after 1 Feb 2020

Monthly Salary
before 1 Feb 2020

Monthly Salary
after 1 Feb 2020



Document required (please provide):

Income proof before 1 Feb 2020 and after 1 Feb 2020

I am requesting for an additional tenure of the number of years stated below for my existing Citi Debt Consolidation Plan.

- 1 Year
- 2 Years
- 3 Years
- 4 Years (this option cannot be chosen if your Existing Tenure is 7 years)
- 5 Years (this option cannot be chosen if your Existing Tenure is 7 years)

*Please note that (i) for Existing Tenures of 3, 4 or 5 years, you can only request for an extension of your Existing Tenure for up to 5 years and (ii) for Existing Tenure of 7 years, you can only request for an extension of your Existing Tenure for up to 3 years. The maximum New Tenures for each Existing Tenure are indicated below. All approvals for extension are subject to the Bank's approval at its discretion and there is no obligation on the Bank to extend the Maximum New Tenure to you.

Existing Tenure (Years)	Maximum New Tenure (Years)
3	up to 8 years
4	up to 9 years
5	up to 10 years
7	up to 10 years

For your personal data protection, you should encrypt any confidential documents with password before sending to us, to prevent any unauthorised access of the same. Kindly send your password to us through an alternative channel. Please be advised that the Bank is not liable for any loss or damage suffered by you in connection with your use of email to provide us your confidential documents. For the avoidance of doubt, any unencrypted documentation sent to us will still be used to process your application.

Signature: _____

NRIC No. _____

Name: _____

Date: _____

TERMS GOVERNING THE SPECIAL FINANCIAL RELIEF PROGRAM (SFRP) FOR CONSUMERS – ADDITIONAL MEASURES FOR CITI DEBT CONSOLIDATION PLAN CUSTOMERS

1. The **Special Financial Relief Program (SFRP) For Consumers – Extension of Tenure for Citi Debt Consolidation Plan (DCP) customers** (“DCP Tenure Extension”) offered by Citibank Singapore Limited (“Citibank”, the “Bank”, “we”, “our” and “us”) is subject to these terms and conditions (“Terms”).
2. These Terms shall supplement the Citi Debt Consolidation Plan Full Terms and Conditions and the Additional Terms and Conditions governing the DCP and form part of the “Agreement” as defined in the Additional Terms and Conditions governing the DCP. You will also continue to be bound by the customer agreements governing your Citibank Credit Card and Ready Credit accounts with us.
3. Unless otherwise defined, all capitalized terms in these Terms bear the same meaning as in the Citi Debt Consolidation Plan Full Terms and Conditions Governing Debt Consolidation Facility and the Additional Terms and Conditions.
4. Definitions in these Terms:
5. Existing Tenure(s): refers to the existing tenure(s) of the DCP loan(s);
New Tenure(s): refers to the new tenure(s) of the DCP loan(s) upon approval of the DCP Tenure Extension, as set out in the Approval Letter(s) setting out the revisions to your DCP in connection with the DCP Tenure Extension (“DCP Tenure Extension Approval Letter(s)”).
6. By applying for the DCP Tenure Extension, you confirm that you have met the following eligibility criteria for the DCP Relief Plan at the point of application:
 - (a) You need to demonstrate that you are still drawing income, which has dropped due to Covid-19, and are able to evidence the same to Citibank’s satisfaction; and
 - (b) your loan repayments are between 30 and 90 days past due at the point of application.
7. Where your application for a DCP Tenure Extension is approved by us, your Existing Tenure(s) of all your DCP loan(s) will be extended to the New Tenure and there will be changes to your DCP loan(s) as set out in the DCP Tenure Extension Approval Letter(s), including changes to your DCP monthly repayment schedule(s). Save as expressly amended in the DCP Tenure Extension Approval Letter(s) in relation to your DCP loan(s) and these Terms, all other DCP loan(s) details, including fees, interests and charges, will remain unchanged.
8. You agree that all interests and fees, including prepayment fee, in respect of the Debt Consolidation Loan Amount is as specified in the Citi Debt Consolidation Plan Full Terms and Conditions and the Additional Terms and Conditions governing the DCP.
9. You agree that any billed installment amounts under your DCP loan(s) which are unpaid at the time of the DCP Tenure Extension will be booked and reflected as a DCP loan in your statement of account in relation to your Debt Consolidation Loan Account (i.e. your CRC Account). You further agree that any accrued interest accumulated daily (in accordance with the Additional Terms and Conditions governing the DCP) in respect of these billed but unpaid installment amounts shall,



together with the installment(s) of your DCP Loan(s), be part of the minimum payment amount specified in your Debt Consolidation Loan Account statement (i.e. your CRC Account statement).

10. You agree that we will reduce or suspend the credit limit of your DCP Revolving Credit Facility based on your latest monthly income and our credit and risk management policies.
11. The decision to approve your application for the DCP Tenure Extension is at the Bank's discretion. The Bank may require you to provide such information and documentation as the Bank may determine in order to decide whether to approve your application.
12. You authorise the Bank to obtain and verify any information about you as we deem fit in your absolute discretion and I consent to your disclosure to any third party as you deem fit in your absolute discretion any information relating to you or to any of your account(s) held with the Bank at any time.
13. You warrant and represent that all information given in this application and in any documents enclosed with this application is true and accurate and confirm that at the time of this application that you are not an discharged bankrupt and there has been no statutory demand served on you nor legal proceedings commenced against you.