

**EXTENDED SUPPORT SCHEME FOR
PROPERTY LOANS (“ESS PROGRAMME”) APPLICATION FORM**

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

To: Citibank Singapore Limited (“Citibank”)

SECTION A - APPLICANT’S PERSONAL/LOAN INFORMATION

Applicant’s full name (as per NRIC/Passport):

Registered mobile number with Citibank:

Loan number for relief application* (“Property Loan”):

***If you have more than one property loan with the bank which you wish to apply for ESS Programme, please submit a separate application form for each property loan.**

Type of property (please select for the Property Loan):

- HDB 3-Room or smaller
- HDB 4-Room
- HDB 5-Room or bigger
- Private Residential
- Commercial/Industrial

SECTION B - INFORMATION OF ALL BORROWERS

Age of Borrower	Name of Borrower (as per NRIC/Passport)	Employment Status	Total monthly income before 1 February 2020* (please provide either January 2020 or December 2019) (S\$)	Total monthly income after 1 February 2020* (please provide for the latest month) (S\$)
		<input type="radio"/> Salaried <input type="radio"/> Variable income earner <input type="radio"/> Self-Employed <input type="radio"/> Unemployed		
		<input type="radio"/> Salaried <input type="radio"/> Variable income earner <input type="radio"/> Self-Employed <input type="radio"/> Unemployed		

		<input type="radio"/>	Salaried		
		<input type="radio"/>	Variable income earner		
		<input type="radio"/>	Self-Employed		
		<input type="radio"/>	Unemployed		
		<input type="radio"/>	Salaried		
		<input type="radio"/>	Variable income earner		
		<input type="radio"/>	Self-Employed		
		<input type="radio"/>	Unemployed		

***Applicant must show total monthly income reduced by at least 25% after 1 February 2020. If the loan is under joint names, we will assess the 25% loss in income based on the combined total monthly income of all borrowers.**

Supporting Documents required

For both single and joint-borrowers, please provide proof of income impact such as payslips, commission statements and/or CPF contribution statements for before 1 February 2020 (either January 2020 or December 2019) and for the latest month or termination letter from previous company (if any).

If you or any of the joint borrowers are unable to provide proof of income impact, please state reasons:

Reasons: _____

SECTION C - APPLICATION DETAILS

Programme Details:

Pay a reduced instalment amount for your Property Loan which is pegged at 60% of your monthly instalment amount (the "Reduced Monthly Instalment Amount") for a duration of up to 9 months, or till 31 December 2021 (whichever is earlier)(the "Reduced Instalment Period"). If your Property Loan is secured by a building under construction, pay only interest and defer principal repayment on your Property Loan during the Reduced Instalment Period (the "Interest-Only Instalment Amount").

In addition:

A) Existing Arrears and Accrued Interest

If you have arrears and/or accrued interest[^] in respect of the Property Loan at the time of this application (collectively, the "Existing Arrears and Accrued Interest"), you would like to:

- Repay the Existing Arrears and Accrued Interest prior to the commencement of the Reduced Instalment Period. Please also refer to paragraph (g) in Section D - Applicant's Confirmations and Declarations section.
- Add the Existing Arrears and Accrued Interest to the principal amount of the Property Loan outstanding prior to the commencement of the Reduced Instalment Period*.

Notes:

^For purposes of the ESS Programme, arrears refers to: (a) all overdue and unpaid instalments on your Property Loan at the time of this application and (b) all overdue and unpaid interest amounts under the Citibank Special Financial Relief Programme for Residential Property Loans (“SFRP”) at the time of this application if you have opted to pay only interest and defer principal repayment. If you had opted to defer both principal and interest payments under the SFRP, accrued interest refers to the interest accrued on the outstanding principal amount of the Property Loan during the deferment period (the “SFRP Accrued Interest”). For the avoidance of doubt, if your application is after 1 December 2020, you will not be able to elect to repay the SFRP Accrued Interest as Citibank will add this amount to the outstanding principal amount of the Property Loan before computing the Reduced Monthly Instalment Amount or Interest-Only Instalment Amount (as the case may be).

*This option comes with higher interest costs. You should repay as much Existing Arrears and Accrued Interest as you can, and only opt for this option if you really need to. If you opt for this option, the bank will add the Existing Arrears and Accrued to the outstanding principal amount before computing the Reduced Monthly Instalment Amount or Interest-Only Instalment Amount (as the case may be).

B) Tenure Extension

- Yes, you would like to extend the tenure of the Property Loan for a duration which corresponds to the Reduced Instalment Period.
- No

SECTION D - APPLICANT’S CONFIRMATIONS AND DECLARATIONS

By submitting this application to Citibank, you:

- (a) Acknowledge and agree that this application is subject to approval by Citibank and Citibank reserves the right to decline this application without giving any reason(s) or notice whatsoever. You agree that Citibank may require you and/or your joint borrowers (if any) to provide such information and documentation as Citibank may determine in order to decide whether to approve this application.
- (b) Agree to be contacted by Citibank in relation to this application where further details of the ESS Programme will be discussed.
- (c) Warrant and represent that all information given in this application and in any documents provided or will be provided to Citibank is true, complete 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. You acknowledge and agree that Citibank will rely on the representations and declarations in this application and the information provided or to be provided in granting and approving this application.
- (d) Confirm that the following eligibility criteria for the ESS Programme have been met at the time of this application:

- (i) total monthly income (or combined total monthly income of all borrowers where the Property Loan is under joint-names) reduced by at least 25% or loss of employment after 1 February 2020; and
 - (ii) repayments under the Property Loan are not more than 90 days past due at the point of application.
- (e) Acknowledge and agree that you are aware that if this application is approved, Citibank will notify you in writing including providing details on the start date of the ESS Programme, the monthly instalment amount during and after the Reduced Instalment Period, and additional loan costs of taking up the ESS Programme. You further acknowledge and agree that as there is lower payment or no payment in the case of Interest-Only Programme (as the case may be) towards the principal amount of the Property Loan during the Reduced Instalment Period, you will be incurring higher interest amount over the loan tenure by participating in the ESS Programme.
- (f) Acknowledge and agree that the Reduced Monthly Instalment Amount must minimally fully cover interest, with the remainder towards principal payment. You understand that if the Reduced Monthly Instalment Amount is not enough to cover interest, Citibank may allow you to defer principal payment and pay interest only on the Property Loan for the Reduced Instalment Period (the "Interest-Only Programme"). In such event, you agree that your selections as set out in Section C – Application Details above regarding Existing Arrears and Accrued Interest as well as tenure extension shall apply to the Interest-Only Programme.
- (g) Acknowledge and agree that if you have Existing Arrears and Accrued Interest in respect of the Property Loan which you have elected to repay prior to the commencement of the Reduced Instalment Period, Citibank will notify you about the date by which you have to make full repayment (the "Repayment Date"). You further acknowledge and agree that if you do not make full repayment of the Existing Arrears and Accrued Interest by the Repayment Date, Citibank will, without further notice to you, add the Existing Arrears and Accrued Interest to the outstanding principal amount of the Property Loan. This will result in additional interest costs to you.
- (h) Acknowledge and agree that Citibank will also add the following amounts to the outstanding principal amount of the Property Loan before computing the Reduced Monthly Instalment Amount or Interest-Only Instalment Amount (as the case may be): (a) interest charges which have accrued on the daily balances in respect of the outstanding principal amount of the Property Loan and not billed as of the date prior to the commencement of the Reduced Instalment Period and (b) the interest component of any other overdue and unpaid instalments as of the date prior to the commencement of the Reduced Instalment Period. For the avoidance of doubt, any payments due prior to commencement of the Reduced Instalment Period shall remain payable by you.
- (i) Agree that upon being notified in writing of Citibank's approval of this application, you will be deemed as having agreed to and accepted the terms and conditions relating to this application as set out herein and in Citibank's written notification unless you notify Citibank otherwise within 7 business days of receiving Citibank's written notification; and
- (j) Acknowledge that where there are two or more borrowers in respect of the Property Loan, all declarations, agreements, authorisations, acknowledgements, terms and conditions, and obligations relating to this application shall be deemed to be made by and binding on and

applicable to all of the borrowers jointly and each of them severally and shall also be binding on and applicable to the borrowers' respective personal representatives, successors and/or permitted assigns jointly and severally.

- (k) Acknowledge that should your income information (provided as part of this application) reflect a lower earned income than what is currently in our record, we will review your current Combined Credit Card Credit Limit (if any) and Citibank Ready Credit Credit Limit (if any) and such limit(s) may be reduced accordingly to reflect the prevailing earned income.

Note:

If your application is submitted between 9 November 2020 and 1 December 2020 and approved, you will receive an approval notification letter from Citibank on or after 7 December 2020.

If your application is submitted from 2 December 2020 onwards, please allow up to 14 calendar days for processing.

Please note that if you would like the ESS Programme to start from the month immediately after the month of application, you have to submit this application together with all relevant supporting documents to Citibank no later than the 14th day of the month of application. For example, if you would like the ESS Programme to start on 2 March 2021, please submit this application together with the relevant supporting documents no later than 14 February 2021.

Please note that processing time depends on the circumstances of each application and the completeness of the information submitted.

For your personal data protection, it is advisable to encrypt and password protect any confidential documents sent to us (customer.assistance.sg@citi.com). Kindly send your password to us in a separate email. For the avoidance of doubt, any unencrypted documentation sent to us will still be used to process your application. You may follow the steps below to SecureZIP/WinZip your file.

1. Right click on your documents and select SecureZIP/WinZip
2. Select 'Add To New Archive'
3. Enter your password when the encrypt displays on screen
4. Click on 'OK' to complete encryption