

Any reference in this Declaration to "you", "your" or "Citibank" shall mean Citibank Singapore Limited.

A. Citibank Credit Card and Citibank Ready Credit Account

1. "I", "me", "my", "we", "us" and "our" refers to both main card/account applicants and each supplementary credit card applicant.
2. I have applied for the products and services specified in this application and ask that the Citibank Credit Card account and/or Citibank Ready Credit account be opened for me, and that the Citibank Credit Card(s), and Citibank Ready Credit Card be issued to me. I agree that the card(s) may be sent to me at my risk by mail to the address specified in the application.
3. I agree that my use of the Citibank Credit Card account and/or Citibank Ready Credit account shall be respectively governed by the applicable Cardmember's Agreement and Citibank Ready Credit Customer's Agreement, and I agree to be bound thereby.
4. Where I have indicated a Combined Preferred Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be), I agree that you may assign me with a Combined Credit Limit which is equal to or lower than such specified Preferred Credit Limit. Where I have not indicated any Combined Preferred Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be) or have requested that you assign me with a credit limit, I consent to you assigning me with a Combined Credit Limit / Supplementary Card Preferred Credit Limit (as the case may be) which is not more than the maximum credit limit permitted by law or your policies. Further, where I have applied for a Supplementary Credit Card, I agree that the Supplementary Credit Card Credit Limit will be reset in full every month provided that such resetting does not cause the Main Cardholder's available Combined Credit Card(s) Credit Limit to be exceeded in which case the Supplementary Credit Card Credit Limit will be reduced accordingly.
5. Where I have existing unsecured credit facilities with you, I agree and consent to your reviewing and adjusting the credit limit of such unsecured facilities in your absolute discretion in accordance with regulatory requirements and your credit and risk management policies.
6. I understand that the EMV chip on the Citibank Credit Card(s) and Ready Credit Card remains active for any Overseas Point of Sale EMV transactions and such transactions will be processed even if I have not activated such card to be used for Overseas Transactions.

B. Account Terms to Highlight

Additionally, where I have applied for:

(a) Citibank M1 Platinum Visa Card ("M1 Card")

I hereby revoke any existing M1 Limited ("M1") GIRO arrangement with another credit card or bank account upon approval of this M1 Card and authorise Citibank to:

- (i) notify M1 of such revocation and to disclose to M1 (for the purposes of the GIRO arrangement) information relating to me including my name, identification number, mobile number and card account establishment date;
- (ii) debit all my M1 bills/charges to my M1 Card account (after it is approved) even if I have not activated the M1 card.

I understand and agree that I must at all times remain an M1 customer, otherwise Citibank has the right to terminate the card account.

(b) Citibank SMRT Platinum Visa Card ("SMRT Card")

I acknowledge that the SMRT Card has been enabled to allow a stored value facility ("ez-link Facility"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator, incorporated into the SMRT Card to be revalued automatically (by debiting the card account) when the remaining stored value on the ez-link Facility incorporated into the SMRT card falls below zero or becomes negative ("EZ-Reload by Card Facility").

Where applicable, I understand that, at the activation of my EZ-Reload by Card Facility, the value that I have chosen as a "Auto Top-Up" value ("Revaluation Amount") will be automatically debited from the card account and credited to the ez-link Facility incorporated into the card.

Where applicable, I authorise Citibank to hold and set aside the Revaluation Amount, together with EZ-Link's convenience fee (if any) which EZ-Link may stipulate from time to time for the EZ-Reload by Card Facility, from the available balance in the SMRT card account (i) upon the issuance of the SMRT card account (including any replacement thereof) up to the time I activate the EZ-Reload by Card Facility; and (ii) when the stored value on the ez-link Facility incorporated into the SMRT card falls below S\$20 (or such other amount which Citibank and/or EZ-Link may stipulate).

I further authorise:

(i) the transfer and disclosure of any information relating to me, the SMRT Card account, any SMRT Card transactions and ez-link transactions effected by me to EZ-Link (including but not limited to forwarding the application for EZ-Reload by Card Facility including my personal details to EZ-Link for processing of the said application), SMRT Corporation Limited ("SMRT") and any third party as Citibank, EZ-Link and/or SMRT may deem necessary for the purpose of and/or in connection with (but not limited to) the provision of the SMRT Card, the ez-link Facility, the EZ-Reload by Card Facility and any other services relating to the SMRT Card; and

(ii) the disclosure by EZ-Link, SMRT or the above-mentioned third parties of any such information as may be required by any applicable law, court, regulatory or legal process or to any third party (including any vendor) working with EZ-Link and SMRT in connection with the provision of the SMRT Card, the ez-link Facility, the EZ-Reload by Card Facility and any other services relating to the SMRT Card; and

(iii) the disclosure by SMRT of my personal particulars and the identification number of the ez-link Facility incorporated into my card(s) to the SMRT group of companies for programs initiated by the SMRT group of companies for their own use and only within Singapore. "SMRT group of companies" means SMRT Corporation Limited and its related corporations (as defined in Section 6 of the Companies Act, Cap. 50).

EZ-Link shall be entitled to a charge a convenience fee of such sum which EZ-Link may stipulate from time to time.

(c) Citi Prestige Card

For Main Cardmembers only: I acknowledge that if my Citi Prestige Card application is approved, I will be automatically enrolled in the Priority Pass membership program (a complimentary membership program). For the purposes of such enrollment and delivery of the Priority Pass card to me, I authorise you to disclose my name, address and contact information to Priority Pass (A.P.) Ltd for the issuance of the Priority Pass. I confirm that I have read and understood and agree to be bound by the Citi Prestige Concierge Services Terms and Conditions. I agree that you may at your absolute discretion amend the Citi Prestige Concierge Services Terms and Conditions from time to time, and I agree to be bound by such amendments.

Citi Prestige Concierge Services:

Citi Prestige Concierge Services means the concierge services offered to Citi Prestige Cardmembers only. Citibank shall be entitled at its discretion to use the services of any agent, service providers and representatives (collectively, "Representatives"), including but not limited to, those provided by MasterCard International in the provision of Citi Prestige Concierge Services. Citibank may procure from me information in connection with the provision of Citi Prestige Concierge Services and Citibank is authorised to release any such information reasonably requested for by any Representative and any third party supplier of products and/or services in respect of the goods and/or services requested for by me. (The terms and conditions of Citi Prestige Concierge Services are set out in the Citi Prestige Cardmember's Agreement).

(d) Citi Lazada Visa Signature Card

I authorize Citi to transfer and disclose to Lazada Singapore Private Limited ("Lazada") any information relating to me (including but not limited to name, mobile number, email address and card account establishment date) which Citi may deem necessary or appropriate for the purposes of or in connection with:

- a. processing this application and providing services associated with the Citi Lazada Visa Signature Card;
- b. offering or promoting any offer/updates relating to the Citi Lazada Visa Signature Card; and/or
- c. administering any benefit or privilege applicable to the Citi Lazada Visa Signature Card.

I further consent to Citi and Lazada replacing my current default payment method (if any) in my Lazada account with the Citi Lazada Visa Signature Card when this functionality is available.

(e) Citibank Ready Credit

I acknowledge that Citibank prohibits the use of proceeds from the Citibank Ready Credit account for investment(s) into Citibank wealth management products including insurance and for repayment of any credit facility. I agree not to use such proceeds for subscription into Citibank offered wealth management products or for repayment of any credit facility.

C. Banking Secrecy Waiver/Privacy Circular/Privacy Preference

1. I authorise you to obtain and verify any information about me as you deem fit in your absolute discretion. I authorise the transfer and disclosure of any information relating to me (including information you obtain from third parties such as any credit bureau recognised by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19) of Singapore ("Banking Act")), to and between the branches, subsidiaries, representative offices, affiliates and agents of Citibank, N.A. and third parties selected by any of them, wherever situated, for confidential use (including for use in connection with the provision of any Products (as hereinafter defined) and Services (as hereinafter defined) 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). Citibank and any Citibank, N.A. branch, subsidiary, representative office, affiliate, agent or third party selected by any of them may transfer and disclose any information as may be required by any applicable law, court, regulator or legal process.

2. Without prejudice to the generality of the foregoing, where Citibank is a member of, or subscriber for, the information sharing services of, any credit bureau recognised by the MAS under or pursuant to the Banking Act, I expressly authorise:

- a) Citibank to transfer and disclose to any such 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) (and for such purposes) as may be permitted under or pursuant to the Banking Act.

3. I agree to the terms of, and that you may collect, use and disclose information about me in the manner and for the purposes as described in the Privacy Circular.

4. "Privacy Circular" refers to the notification provided by Citibank to explain the purposes for its collection, use and disclosure of personal data (as defined in the Personal Data Protection Act 2012 of Singapore).

5. "Products" refers to products which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those products listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "PRODUCTS" and as set out in Citibank's online portal www.citibank.com.sg, and the term "Product" shall be construed accordingly.

6. "Services" refers to the services which Citibank may in its discretion agree to make available to me from time to time, including but not limited to those services listed under the general section in the Citibank Singapore Global Consumer Banking Terms and Conditions entitled "SERVICES" and as set out in Citibank's online portal www.citibank.com.sg and the term "Service" shall be construed accordingly.

7. I request that you introduce, offer or provide me with information relating to Products and Services which you consider may be of interest to me. I agree that Citibank will from time to time communicate information in relation to such Products or Services to me either specifically or generally to all customers like via such communication modes as Citibank considers appropriate.

D. General Representations, Warranties and Acknowledgement

1. I warrant and confirm that the information and documents furnished by me are true and accurate. I acknowledge that in considering my application, Citibank will rely on such information and documents and that Citibank may in its absolute discretion reject or approve my application without assigning any reason therefor.
2. I confirm that at the time of this application, I am not on undischarged bankrupt and to my knowledge, there is no current, pending, or threatened legal or bankruptcy proceeding against me or any statutory demand served on me. I further confirm that no debt repayment scheme under the Bankruptcy Act (Chapter 20) of Singapore applies to me.
3. In the event Citibank receives an instruction: (1) to update my contact details; or (2) to issue a new TPIN/ATM PIN or Credit Card PIN to me; or (3) to mail a cheque book to me, I agree that Citibank will (but shall not be obligated to) send an SMS and/or email alert to inform me accordingly.
4. I agree to provide proof of my residential address in Singapore within 90 days from the date of my application failing which, I agree that my Citibank Credit Card and/or Citibank Ready Credit account(s) shall forthwith be closed without further reference to me.
5. I understand that I am solely responsible for my own tax affairs and obligations.
6. I have not been convicted of any tax crime in any jurisdiction and, as far as I am aware, I am not under any ongoing investigation by any tax authority or law enforcement agency for alleged criminal or fraudulent conduct related to tax evasion.
7. Any assets deposited, or to be deposited, in my account(s) do not represent the proceeds of any criminal conduct (including tax crimes).
8. My new and existing account(s), and the assets deposited into them, including income with respect to such assets have been, and will continue to be, declared to the relevant tax authorities, or are not legally required to be disclosed to the relevant tax authorities.
9. I will notify Citibank promptly upon any change in the representations and warranties set out herein.
10. Each beneficial owner has authorized me to make the representations and warranties set out herein on their behalf.
11. Acknowledgement of Singapore Police Force Advisory
I have read and agree to the following:
 - (a) My account shall be for my own use and I am responsible for all transactions made through my account.
 - (b) I understand that I may be facilitating criminal activities such as money laundering and/or unlicensed money lending if I:
 - (i) knowingly allow other people to operate, access and/or control my account; and/or
 - (ii) knowingly receive money from strangers, dubious sources, or other unverified sources.
 - (c) I can be prosecuted for relevant offences if my account is used to receive or transfer money linked to criminal activities. These offences carry a punishment of a fine and/or imprisonment.
 - (d) I will make the necessary application to Citi if I wish to authorize the operation, access and/or control of my account to a third party. A failure to do so would subject my account to additional risk mitigation measures, and in some cases, you may terminate or restrict my use of my account and other related accounts I may have with you.

E. Others

1. In the event this application is rejected, I acknowledge that Citibank will not update their records with any personal details provided in this application form.
2. **If I wish to have a free credit report**, I may obtain it within 30 calendar days from the date of approval or rejection of this application from Credit Bureau (Singapore) Pte Ltd.'s website, www.creditbureau.com.sg. Alternatively, I may bring the approval or rejection letter and my NRIC to the following Credit Bureau (Singapore) Pte Ltd.'s registered office to obtain a free credit report.
3. Where I have provided my signature electronically:
 - (a) I agree that provided that my signature is collected electronically from me, whether by a Citibank representative in person or uploaded by me through a device (whether my own or Citibank's) or a Citibank website, and you (whether before or after the time my electronic signature is taken) verify my identity through measures which fulfill your internal requirements, you are authorized to treat such signature in electronic form and such signature shall be deemed to be, as equivalent to my signature in hard copy, for all intents and purpose; and
 - (b) I agree that all records in electronic form maintained by you or on your behalf upon which any such signature(s) has been affixed, which fulfill your internal requirements, shall be deemed to be valid, accurate and authentic, and given the same effect as, written and signed documentary communications between you and me in hard copy, and that all such electronic records are valid, accurate, legally effective, authentic and enforceable. I further agree that I shall not dispute the validity, accuracy, legal effectiveness, authenticity or enforceability of any evidence of any such electronic records including such evidence in the form of your computer records, transaction logs, magnetic tapes, cartridges, computer printouts, copies, or any other form of electronic information storage, and that such electronic records shall be final and conclusive, save in the case of manifest or clerical error.