

HOME SAVER LOAN - APPLICATION FORM



Supporting documentation

- A photocopy of your NRIC or passport
- For Salaried Employee: Your Tax Assessment or Computerised Payslip
- For Self Employed: Your past 2 years Tax Assessment
- CPF Ordinary Account Statement
- CPF Withdrawal Account Statement
- Option to Purchase / Sale and Purchase Agreement
- For Refinance: Your past 12 months housing loan statement.
- Tax assessment must be the latest. All other documents must not be more than 2 months old. If this application is sent to you by fax, please make a photocopy before completing and mailing it to us.
- Copy of the HDB outstanding loan statement and proof of Date of Purchase. The statements can be found by logging in with the SingPass to the MyHDBPage - My Flat - Flat Details & Financial Info sections.

IMPORTANT: To apply, simply complete and send in this application form with the required supporting documentation. Please read carefully the Applicant(s) and Mortgagor(s) Confirmation and Declaration section below.

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to www.mytax.iras.gov.sg for more details.

PERSONAL DATA

Main Applicant		Joint Applicant	
Full name as in NRIC/passport (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	NRIC No./ Passport No.	Full name as in NRIC/passport (underline surname) <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	NRIC No./ Passport No.
	Passport Expiry Date ____ Day ____ Mth ____ Yr		Passport Expiry Date ____ Day ____ Mth ____ Yr
Email Address	Mother's Maiden Name (for security verification)	Email Address	Mother's Maiden Name (for security verification)
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others _____		Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others _____	
Race (Optional) <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others _____		Race (Optional) <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Others _____	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____		Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____	
Date of Birth ____ Day ____ Mth ____ Yr	No. of Dependants	Date of Birth ____ Day ____ Mth ____ Yr	No. of Dependants
Education <input type="checkbox"/> GCE 'O' <input type="checkbox"/> GCE 'A'/Pre-U <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Others _____		Education <input type="checkbox"/> GCE 'O' <input type="checkbox"/> GCE 'A'/Pre-U <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Others _____	
Employment Information <input type="checkbox"/> Self Employed <input type="checkbox"/> Employed _____ % of Shareholding		Employment Information <input type="checkbox"/> Self Employed <input type="checkbox"/> Employed _____ % of Shareholding	
Nature of Business		Nature of Business	
Name of Employer and Office Address		Name of Employer and Office Address	
Job Title		Job Title	
Monthly Income (S\$)	Length of employment ____ Yr ____ Mth	Monthly Income (S\$)	Length of employment ____ Yr ____ Mth
Name of Previous Employer	Length of previous employment ____ Yr ____ Mth	Name of Previous Employer	Length of previous employment ____ Yr ____ Mth
Home Address		Home Address	
Postal Code		Postal Code	
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Rented <input type="checkbox"/> Others _____		Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parents'/Relatives' <input type="checkbox"/> Rented <input type="checkbox"/> Others _____	
Office Tel	Home Tel	Office Tel	Home Tel
Handphone*	Fax	Handphone*	Fax
Direct Mail To** <input type="checkbox"/> Office Address (indicated above) <input type="checkbox"/> Home Address (indicated above)		Relationship with Main Applicant	

*Your second level of authentication for online transactions will be sent by SMS to this mobile phone number. (Not applicable for IPB Customers)

**Where there is only a main applicant, the mailing address indicated on this form will be used for all banking account(s) held in the name of the main applicant only. Where there is a main and joint applicant, the mailing address indicated on this form will be used for all banking account(s) held jointly by the main and joint applicant. (Not applicable for IPB Customers)

PROPERTY INFORMATION

Address of Subject Property Postal Code	<input type="checkbox"/> Freehold <input type="checkbox"/> 999 <input type="checkbox"/> 99 W.E.F. _____ Yr	Purchase Price S\$	Property Age
		<input type="checkbox"/> Own Use <input type="checkbox"/> Own Investment Others: _____ (please specify)	
Property Stage <input type="checkbox"/> Completed <input type="checkbox"/> Under Construction <input type="checkbox"/> Expected TOP Date _____		Renovation Amount S\$ _____ Since _____ yr	Built In Area
Payment Scheme <input type="checkbox"/> Progressive Payment <input type="checkbox"/> Partial Deferred Payment <input type="checkbox"/> Deferred Payment			Land Area
Type: <input type="checkbox"/> Condo <input type="checkbox"/> APT <input type="checkbox"/> Int-Terr <input type="checkbox"/> Cor-Terr <input type="checkbox"/> Semi-D <input type="checkbox"/> HUDC <input type="checkbox"/> Exec Condo <input type="checkbox"/> Cluster <input type="checkbox"/> Others _____ No. of Bedrms _____ No. of Storeys _____		Law Firm Name Solicitor Name	

PLEASE DECLARE IF MORTGAGOR(S) ARE DIFFERENT FROM APPLICANT(S) ABOVE

Mortgagor 1		Mortgagor 2	
Full name as in NRIC/passport (underline surname)	NRIC/Passport No.	Full name as in NRIC/passport (underline surname)	NRIC/Passport No.
<input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms		<input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Ms	
Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others _____		Nationality <input type="checkbox"/> Singaporean <input type="checkbox"/> Singapore PR <input type="checkbox"/> Others _____	
Contact no.	Date of Birth _____ Day _____ Mth _____ Yr	Contact no.	Date of Birth _____ Day _____ Mth _____ Yr
Home Address Postal Code		Home Address Postal Code	
Relationship to Applicant(s)		Relationship to Applicant(s)	

OUR FINANCIAL REQUESTS

<input type="checkbox"/> <u>Purchase</u> Purchase Price S\$ _____ Bridging Loan Required S\$ _____ Received Benefits eg. Interest paid / Vouchers / Discounts from Developer / Vendor <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No Use of CPF for Stamp Duty <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No	<u>Refinancing / Cashout</u> Existing Bank _____ Fully Paid <input type="checkbox"/> Yes <input type="checkbox"/> No Date of first disbursement of first loan taken for the purchase of the Property: _____ Term Loan Used Towards Purchase of Property Outstanding S\$ _____ Undisbursed S\$ _____ Additional Term Loan Secured Against Property (Cash-Out) Outstanding S\$ _____ Undisbursed S\$ _____ Overdraft Limit Secured Against Property S\$ _____ CPF Utilised Including Accrued Interest S\$ _____ Upon redemption of your existing Loan, do you need to: (1) Pay a Penalty / Cancellation Charge <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No (2) Refund Legal Fee Subsidy <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No (3) Pay Other Fees / Charges <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No Specify _____
<input type="checkbox"/> <u>Reconstruction</u> <input type="checkbox"/> Additions & Alterations <input type="checkbox"/> Single / Multiple unit reconstruction Length of project _____ Mths _____ Start Date Proposed No. Storeys _____ Proposed Built-in Area _____ Architect Name _____ Contractor Name(s) _____ Project Cost S\$ _____ Loan Required S\$ _____	Term Loan Amount S\$ _____ For _____ Years Overdraft Amount S\$ _____ Use of CPF for Legal Fees <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No CPF Lump Sum for Purchase / Prepayment <input type="checkbox"/> Yes S\$ _____ <input type="checkbox"/> No Use of CPF for Monthly Instalment <input type="checkbox"/> Yes <input type="checkbox"/> No Interest Rate Structure <input type="checkbox"/> Fixed <input type="checkbox"/> Floating

OUR EXISTING LOANS (IN RESPECT OF SUBJECT PROPERTY)

My/Our outstanding/undisbursed loans, whether held singly or jointly, by either the main or joint applicant, for the purchase of or otherwise secured by the Subject Property are as set out below. These exclude any loans which I/we have declared under the section entitled "Our Financial Requests".

Loans from Financial Institutions ("FIs")* S\$ _____ Loans from Moneylender# S\$ _____
 Loans from Vendor S\$ _____

*FIs refer to financial institutions regulated by the Monetary Authority of Singapore

#Moneylender has the same meaning as (i) a moneylender; (ii) an exempt moneylender; or (iii) an excluded moneylender, as defined in section 2 of the Moneylenders Act (Cap. 188)

OUR EXISTING LOANS (OTHER THAN IN RESPECT OF THE SUBJECT PROPERTY)

My/Our outstanding/undisbursed loans, whether held singly or jointly, by either the main or joint applicant, including loans for the purchase of or otherwise secured by properties other than the Subject Property, are as follows:

	Loan Amount(S\$)	Monthly Instalment(S\$)		Loan Amount(S\$)	Monthly Instalment(S\$)
Loan from the HDB	_____	_____	Auto Loan	_____	_____
Housing Loan	_____	_____	Overdraft	_____	_____
from Banks/FIs*	_____	_____	Other Loans	_____	_____
Overseas	_____	_____			
Property Loan	_____	_____			

*FIs refer to financial institutions regulated by the Monetary Authority of Singapore

BANK PRODUCTS^ & SERVICES

Banking Service Required / Privacy Matters:

- I/We wish to apply for the telephone banking service I/We wish to apply for the Citibank Online Internet banking service I/We wish to apply for the Citibank ATM / Debit Card Service

As a **Main Applicant**, I confirm that I am opening this account for the mortgage transaction.
(Please circle accordingly)

Source of Funds: Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____

Type of Funds: Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____

Source of Wealth: Savings / Business Income / Inherited Wealth / Sale of Investment / Payroll / Directorship / Rental Income / Others: _____

As a **Joint Applicant**, I confirm that I am opening this account for the mortgage transaction.
(Please circle accordingly)

Source of Funds: Business Income / Personal Savings / Rental Income / Investment / Sale of property / Pension / Salary / Others: _____

Type of Funds: Cash / TT or Inward / Cheque / Electronic Transfer from Employer / Others: _____

Source of Wealth: Savings / Business Income / Inherited Wealth / Sale of Investment / Payroll / Directorship / Rental Income / Others: _____

^Pursuant and subject to the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011, of Singapore, the S\$ Checking Account for non-bank depositors are insured by the Singapore Deposit Insurance Corporation ("SDIC") for up to S\$50,000 in aggregate for each insured depositor. For more information, please refer to SDIC's website at www.sdic.org.sg.

TRANSACTION PROFILE

	Expected Monthly Volume (S\$)	
	Main Applicant	Joint Applicant
Cash	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 - S\$50,000 <input type="checkbox"/> _____	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 - S\$50,000 <input type="checkbox"/> _____
Wire Transfer	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 - S\$100,000 <input type="checkbox"/> _____	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 - S\$100,000 <input type="checkbox"/> _____
Cheques / Drafts	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 - S\$200,000 <input type="checkbox"/> _____	<input type="checkbox"/> S\$0 <input type="checkbox"/> S\$1 - S\$200,000 <input type="checkbox"/> _____

DEBIT INSTRUCTIONS

Please debit any applicable fees and the monthly instalments for my/our Citibank Home Saver Loan from the following account:

Main Applicant/Joint Applicant's Citibank A/C No. - -

A new Maxisave account^ which I/we have authorised the Bank to open in connection with the Citibank Home Saver Loan.
(Not applicable for IPB Customers)

OVERDRAFT FACILITIES

Please avail the Overdraft Facilities to:

Main Applicant/Joint Applicant's Citibank A/C No. - -

A new Maxisave account^ which I/we have authorised the Bank to open in connection with the Citibank Home Saver Loan.
(Not applicable for IPB Customers)

SENIOR PUBLIC FIGURE DECLARATION

Main Applicant	Joint Applicant
<input type="checkbox"/> No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for senior public figure & position <input type="checkbox"/> Yes, I/my immediate family members: <input type="checkbox"/> Currently hold <input type="checkbox"/> Have held <input type="checkbox"/> Am/are actively seeking <input type="checkbox"/> Am/are being considered for Senior public office (<i>please elaborate</i>) Name: _____ Position details: _____ Current <input type="checkbox"/> Yes <input type="checkbox"/> No If not current, please state period when the senior public figure position* was held From _____ To _____	<input type="checkbox"/> No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for senior public figure & position <input type="checkbox"/> Yes, I/my immediate family members: <input type="checkbox"/> Currently hold <input type="checkbox"/> Have held <input type="checkbox"/> Am/are actively seeking <input type="checkbox"/> Am/are being considered for Senior public office (<i>please elaborate</i>) Name: _____ Position details: _____ Current <input type="checkbox"/> Yes <input type="checkbox"/> No If not current, please state period when the senior public figure position* was held From _____ To _____
<small>* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure</small>	<small>* Please refer to the Applicant(s) Confirmation and Declaration section for definition of Senior Public Figure</small>

APPLICANT(S) CONFIRMATION AND DECLARATION

1. By signing below, I/we hereby apply for a Citibank Home Saver Loan. I/We confirm that I/we agree to be bound by the Citibank Singapore Global Consumer Banking Terms and Conditions and the Citibank Home Saver Terms and Conditions, applicable from time to time in respect of any account(s) opened and any facilities and services under the account(s) which I/we may request and utilise from time to time.
2. Additionally, where I/we are applying for a Citibank Alterations and Additions/Reconstruction Loan, I/we confirm that I/we agree to be bound by the Citibank Terms and Conditions For Alterations and Additions/Reconstruction.
3. (Where required by you in connection with my/our application for the Citibank Home Saver Loan) I/We ask that one or more Citibank checking/ savings accounts (each a "Checking Account") be opened in my/our names from time to time (without further notice or instructions from me/us) and that such Checking Account will be a joint "and/or" account where there is a main and joint applicant for the Citibank Home Saver Loan. Unless otherwise specified by me/us above and approved by you, I/we acknowledge and agree that you have the right to debit all applicable fees and monthly instalments in connection with the Citibank Home Saver Loan from the Checking Account.
4. I/We represent and warrant:
 - (a) I am/We are not in default in the payment of or performance of any of my/our obligations for monies borrowed by me/us from any lender.
 - (b) I am/We are not (an) undischarged bankrupt(s).
 - (c) There are no current or pending or threatened legal proceedings or bankruptcy proceedings against me/us or statutory demands served on me/us to my/our knowledge.
 - (d) No debt repayment scheme under the Bankruptcy Act (Chapter 20) is applicable to me/ us.
 - (e) All the statements, documents and information provided by me/us in this application are true, complete and correct in all respects.
5. I/We declare that I am/we are fully aware that a false statement or misrepresentation of tax status by a U.S. Person could lead to penalties under U.S. law; and I/we undertake that if my/our tax status or the tax status of any person for whom I am/we are acting changes and I/any of us/any such person for whom I am/we are acting become(s) a U.S. Person, I/we shall notify you, within 30 days thereof. For the purposes of complying with all applicable U.S. tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our accounts with you.
6. I/We authorise you or your agent to obtain and authorise all sources to which you may apply to provide any information, which you may require in connection with this application.
7. I/We understand that:
 - (a) This application will remain your property whether or not this application is approved.
 - (b) Any changes in information given in this application must be reported to you immediately.
 - (c) The Adjustment pertaining to the Citibank Home Saver Loan is not available to U.S. Persons and shall immediately cease if I/we or any person for whom I/we act become a US Person, or upon my/our address changing to one in the United States of America.
8. I/We agree that you may send by ordinary mail at my/our sole risk the approval letter, card(s), cheque(s) issued in disbursement of the Citibank Home Saver Loan and all other communications addressed to me/us, to any of my/our address(es) on your record.
9. I/We acknowledge that you reserve absolute discretion in deciding which of my/our request(s)/application(s) to approve and if more than one person is applying, whose request/application to approve or reject without giving any reason. I/We acknowledge that you are entitled to extend your processing period or to withdraw any offer without notice to me/us and without providing any reason therefore.
10. The products and facilities applied for in this application will be granted/ established subject to the approval of Citibank and satisfactory compliance with such applicable laws, regulations and directives. Unless otherwise approved by Citibank, the funds disbursed from the Citibank Home Saver Loan shall not be used for investment or other purposes outside of Singapore.
11. I/We authorise you to obtain and verify any information about me/ us as you deem fit in your reasonable discretion. I/We authorise the transfer and disclosure of any information relating to me/us (including information you obtain from third parties such as any credit bureau recognized by the Monetary Authority of Singapore ("MAS") under or pursuant to the Banking Act (Chapter 19) 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/us, and for data processing, statistical and risk analysis purposes, global cash services, 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 may be required by any applicable law, court, regulator or legal process.
12. 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 recognised by the MAS under or pursuant to the Banking Act (Chapter 19), I/we authorise:
 - (a) you 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 recognised as such by MAS,
 any information relating to me/us, my/our particulars and/or my/ our accounts with you (and for such purposes) as may be permitted under or pursuant to the Banking Act (Chapter 19).
13. I/We further irrevocably and unconditionally consent to your disclosure of any customer information (as defined in the Banking Act (Chapter 19)) relating to me/us or any information whatsoever relating to me/us as you shall consider appropriate to the Central Provident Fund Board for any purpose whatsoever. The rights conferred hereunder shall be in addition to and shall not be in any way prejudiced or affected by any other agreement or any provision herein, expressed or implied, between me/us and you. This consent and provision shall survive the termination of any or all of my/our accounts or facilities with you for any reason whatsoever.
14. Where I/we have been referred to you for a Citibank Home Saver Loan, I/we consent to you disclosing to the referrer as specified by me/us in the section "Referral Details" that a Citibank Home Saver Loan has been granted to me/us for the purpose of any Citibank referrer reward program.
15. I/We agree that the provisions in this Applicant(s) Confirmation and Declaration shall be deemed to be fully effective in relation to all and any accounts now existing or hereafter opened by me/us with you, of any type or category, and whether opened in single or joint name(s) or in trust, and the provisions herein shall be deemed to be repeated in any account opening form and/or the terms and conditions governing any account now existing or hereafter opened by me/us.
16. I/We hereby confirm that I am/ we are the beneficial owner(s) of the Checking Account. Where the Checking Account is opened in-trust-for someone else, I/we undertake to provide any information that Citibank may require to identify the beneficial owner(s) of the Checking Account.
17. Where there is more than one applicant, each of us acknowledges that all representations, warranties, declarations, covenants, authorisations herein are deemed to be made by and apply and be binding on all of us jointly and severally.
18. "Citibank", "you" and "your" shall mean Citibank Singapore Limited.
19. Definition of Senior Public Figure

A "Senior Public Figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a government, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity.

A "Senior Public Figure" also includes any entity that has been formed by or on behalf of a Senior Public Figure, in which the Senior Public Figure is a beneficial owner of at least twenty-five percent of the entity or exercise actual or effective control over the entity. In addition, a "Senior Public Figure" includes the immediate family of a Senior Public Figure and any close associate or relative of a Senior Public Figure. A close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

TAX STATUS DECLARATION

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

Main Applicant

- U.S. person
 U.S. Tax ID Number: - -
 [Form W9 required]
- Non-U.S. person with a U.S. address
 [Form W8BEN required]
- Non-U.S. person

Joint Applicant

- U.S. person
 U.S. Tax ID Number: - -
 [Form W9 required]
- Non-U.S. person with a U.S. address
 [Form W8BEN required]
- Non-U.S. person

1. I/We represent and warrant that I am/we are not a U.S. Person and that I am/we are not acting for or on behalf of a U.S. person. A U.S. Person is one who is a United States Citizen, a Permanent Resident ("Green Card Holder") of the United States, or a person who meets the "substantial presence test", that is one who is present in the United States for at least 183 calendar days by counting all the days (at least 31) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year. This definition is subject to change by the Internal Revenue Service from time to time. If my/our tax status changes, I/we must notify Citibank within 30 days. In such an event, I/we agree that I/we will complete all requisite forms relating to my/our new tax status and Citibank shall be entitled to do all acts and things reasonably necessary for it to comply with applicable US tax laws. I/We agree to bear all costs and expenses incurred by Citibank as a result thereof.
2. For purposes of complying with applicable U.S. tax laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our loan and/or account.

Main Applicant

Name:
 NRIC/ID/PP No.:

Signature _____ (X)
 Date _____

Joint Applicant

Name:
 NRIC/ID/PP No.:

Signature _____ (X)
 Date _____

MORTGAGOR(S) CONFIRMATION AND DECLARATION (IF MORTGAGOR(S) IS/ARE DIFFERENT FROM APPLICANT(S))

1. I/We represent and warrant:
- (a) I am/We are not in default in the payment of or performance of any of my/our obligations for monies borrowed by me/us from any lender.
 - (b) I am/We are not (an) undischarged bankrupt(s).
 - (c) There are no current or pending or threatened legal proceedings or bankruptcy proceedings against me/us or statutory demands served on me/us to my/our knowledge.
 - (d) No debt repayment scheme under the Bankruptcy Act (Chapter 20) is applicable to me/ us.
 - (e) All the statements, documents and information provided by me/us in this application are true, complete and correct in all respects.
2. I/We authorise you to obtain and verify any information about me/us as you deem fit in your reasonable discretion. I/We authorise the transfer and disclosure of any information relating to me/us (including information you obtain from third parties such as any credit bureau recognized by the MAS under or pursuant to the Banking Act (Chapter 19)) 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/us, and for data processing, statistical and risk analysis purposes, global cash services, 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 may be required by any applicable law, court, regulator or legal process.
3. 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 recognised by the MAS under or pursuant to the Banking Act (Chapter 19), I/we authorise:
- (a) you 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 recognised as such by MAS,
- any information relating to me/us, my/our particulars and/or my/our accounts with you (and for such purposes) as may be permitted under or pursuant to the Banking Act (Chapter 19).
4. Where there is more than one Mortgagor, each of us acknowledges that all representations, warranties, declarations, covenants, authorisations herein are deemed to be made by and apply and be binding on all of us jointly and severally.
5. References to "I/we", "me/us" and "my/our" refer to all or any of the Mortgagor(s) and include their personal representatives, successors and permitted assigns.
6. "Citibank", "you" and "your" shall mean Citibank Singapore Limited.

Mortgagor 1

Name:
 NRIC/PP No.:

Signature _____ (X)
 Date _____

Mortgagor 2

Name:
 NRIC/PP No.:

Signature _____ (X)
 Date _____

REFERRAL DETAILS

I/We came to know about Citibank Home Saver Loan through:

(A) Citibank RM / PB located at the following branch (Please tick one)

- Jurong East Great World City Cuscaden (HPL Building) Paragon Capital Square MacDonald House Serangoon Garden
 Esplanade Parkway Parade AMK Bishan Tampines Vivocity Holland Village Asia Square Others: _____

(B) Others

- Friends* Property Agents* Media Citibank Staff* Financial Planner* Internet Developer Sales Staff*

Others: _____

*Please provide full name: _____

FOR OFFICE USE ONLY

SOURCE REFERRAL	DATE RECEIVED	RCAO NO.	BANK'S SOLICITORS
CCSU <input type="checkbox"/> SABRE SIGNATURE <input type="checkbox"/> TPIN <input type="checkbox"/> ICC	CERTIFIED TRUE COPY		
MAKER _____ DATE _____	_____ (SIGNATURE)		
CHECKER _____ DATE _____			
Met customer at his/her home/workplace on Date _____ Time _____ Signature _____			
Citibank Staff Full Name: _____		NRIC: _____	
GEID No: _____		Cost centre: _____	
Signature: _____		Date: _____	