

# Personal Loan Application

☎ 1300 652 187 (free call) if you need help completing this form



650 6WZ85ZZ5

**PRINT IN CAPITAL LETTERS & ANSWER ALL QUESTIONS. INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.**

Before completing this form, **you must** be able to answer "Yes" to the following questions – Please tick (✓)

Are you at least 18 years of age? .....	Yes	<input type="checkbox"/>
Do you earn a minimum of \$30,000 p.a.? .....	Yes	<input type="checkbox"/>
Do you have a good credit rating? .....	Yes	<input type="checkbox"/>
Are you a permanent Australian resident? .....	Yes	<input type="checkbox"/>

## 1 ABOUT YOUR LOAN

Loan amount	Requested loan term
\$ <input type="text"/> <small>Min. \$4,000 Max. \$75,000</small>	<input type="text"/> years <small>Min. 1 year Max. 5 years</small>

What is the main purpose of this loan?

Buy car <input type="checkbox"/>	Buy household goods <input type="checkbox"/>	Renovations <input type="checkbox"/>
Travel <input type="checkbox"/>	Debt consolidation <input type="checkbox"/>	
Other	<input type="text"/>	

## 2 YOUR PERSONAL DETAILS

**Individual applicants only – Joint applications are not accepted**

Title	Given name	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Surname

Current address – A PO Box is not acceptable

<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Suburb</small>	<small>State</small>	<small>Postcode</small>

Time at your <b>current</b> address	Time at your <b>previous</b> address
<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months

Your current residential status – Tick (✓) one box only

Board/Other <input type="checkbox"/>	Rent <input type="checkbox"/>	Home mortgaged <input type="checkbox"/>	Own home <input type="checkbox"/>
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Home phone number	Mobile phone number
( )	<input type="text"/>

E-mail address

Product/service offers

By ticking (✓) this box, I consent to being informed about products/services and offers via e-mail and/or SMS.

Marital status

Married <input type="checkbox"/>	Single <input type="checkbox"/>	Divorced/ Separated <input type="checkbox"/>	Widowed <input type="checkbox"/>	Defacto <input type="checkbox"/>
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Date of birth	Mother's maiden name
/ /	<input type="text"/>

Driver's licence number	No. of dependents <small>Leave blank if you have no dependents</small>
<input type="text"/>	<input type="text"/>

Name of relative or friend in Australia who **does not** live with you

Home phone number of your relative or friend ( )

## 3 YOUR EMPLOYMENT DETAILS

Employment status

Full time <input type="checkbox"/>	Casual/Temp/Contract <input type="checkbox"/>	<small>If Casual, specify years in industry</small>
Part time <input type="checkbox"/>	Self employed <input type="checkbox"/>	<input type="text"/>

What is your occupation?

Name of current employer OR business name if self-employed

Employer's address

<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>Suburb</small>	<small>State</small>	<small>Postcode</small>

Employer's phone number (Payroll dept.) ( )

Time with <b>current</b> employer	Time with <b>previous</b> employer
<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months

If you are **self-employed**, give details of your accountant

Name of firm	<input type="text"/>
Contact person	<input type="text"/>
Phone number	( )

## 4 YOUR INCOME AND EXPENSES

Gross annual income from your <b>main job</b>	\$
<b>Other</b> annual income (from 2nd job, dividends, etc)	\$
Monthly income after tax	\$
Monthly mortgage repayments, rent or board	\$
Other monthly loan repayments	\$

## 5 ABOUT YOUR ACCOUNTS

Do you have an existing bank or credit card account with Citibank?

Yes  What is your Citibank account/card number?

No

What other credit cards do you have? – Tick (✓) all that apply

MasterCard <input type="checkbox"/>	Visa <input type="checkbox"/>	American Express <input type="checkbox"/>	Diners Club <input type="checkbox"/>
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What type of accounts do you currently have open with your bank?

Savings <input type="checkbox"/>	Cheque <input type="checkbox"/>	Investment <input type="checkbox"/>	<small>Tick (✓) all that apply</small>
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## 6 DECLARATION AND SIGNATURE

By signing below you confirm that: (1) This loan application is for personal use. (2) You are an Australian resident and are over 18 years of age. (3) The information you have given in this application is truthful and complete. (4) You have read and agree to the Privacy Consent on the back of this form. (5) You authorise us to verify information provided in this application including by contacting your employer or accountant. (6) You agree we may use any information provided by you in this application form and any other personal information you provide to us or which we may otherwise lawfully obtain about you to offer you another Citibank credit product.

Applicant's signature	Date
<input type="text"/>	/ /

Please fax BOTH SIDES of the completed form to 1300 301 304 ↓ FAX THIS END FIRST ↓

## 7 PRIVACY CONSENT

1. We, Citibank Pty Limited, collect your personal information to assess this application and, if it is successful, to administer the product(s) you obtain. If any part of the information is not provided, we may not be able to assess your application or properly administer those products. To do that, we may need to disclose your information to our affiliates, sales agents and brokers, organisations that carry out functions on our behalf (such as mailing houses, data processors, researchers, collection agents and loss recovery agents), professional and financial advisors, organisations involved in securitisation arrangements, investigators, insurers and organisations involved in rewards programs. We may also disclose your information to organisations that carry out functions on our behalf for the purpose of the Privacy Preference (unless you have indicated that you do not wish us to communicate such offers). We may also disclose your personal information if required or authorised by law. We may be required by the Financial Transaction Reports Act to collect certain information about your identity. In most cases you can gain access to your personal information by contacting us on 13 24 84.  
Where you have provided personal information about another person in this application form you have made or will immediately make that person aware of that fact and that their information has been collected by us for the purpose of allowing us to contact them if that becomes necessary in the future in order to obtain your contact details; that their information may be disclosed to other organisations involved in the administration of the product and that, in most cases, they will be able to gain access to their information by contacting us on 13 24 84.
2. If we disclose your personal information to our affiliates and other entities that provide services to you on our behalf, as part of that your information may be transferred outside Australia.
3. We may disclose to a credit reporting agency personal information about you. This information is limited to: your identification; the fact you have applied for credit and the amount; the fact that Citibank is a current credit provider to you; payments which may have become more than 60 days overdue and for which debt collection action has started; advice that payments are no longer overdue in respect of any default that has been listed; cheques drawn by you for \$100 or more which have been dishonoured more than once; a serious credit infringement which we believe you have committed; and the discharge of your credit facility (if granted under this application). This information may be given before, during or after the provision of credit to you.
4. We may obtain information about you from a business that provides information about the commercial credit worthiness of persons for the purpose of assessing your application for credit and any later request for additional credit or for a credit limit increase.
5. We may obtain a consumer credit report containing information about you from a credit reporting agency for the purpose of assessing your application for commercial credit and any later request for additional credit or for a credit limit increase.
6. We may give to and obtain from any credit provider(s) that may be named in this application or a credit report issued by a credit reporting agency information about you for the following purposes:
  - (a) to assess an application by you for credit;
  - (b) to notify other credit providers of a default by you;
  - (c) to exchange information with other credit providers as to the status of this loan where you are in default with other credit providers;
  - (d) to assess your credit worthiness; and
  - (e) to assist you to meet your credit obligations. This information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.
7. We may give:
  - (i) to any other credit provider at that credit provider's request, a banker's opinion or other personal information about your consumer credit worthiness for purposes connected with any application for credit that you make to that credit provider or your business, trade or profession;
  - (ii) personal credit worthiness information to any entity participating in a loan securitisation programme for the purpose of such a programme.
8. We may disclose to any Additional Signatory information reasonably required to transact on the credit facility.
9. If your Account is linked to the Qantas Frequent Flyer Program we may disclose your personal and transaction information to Qantas Airways Limited for the purpose of awarding Qantas Frequent Flyer points.
10. Please note that telephone calls may be recorded for training and verification purposes.

## 8 PRIVACY PREFERENCE

We may keep you informed about other products, services and special offers from us and our affiliates and partners, vendors and other parties with whom we have arrangements that may be of interest to you. We may also disclose your personal information to our affiliates so that they can keep you informed about other products, services and special offers.

However, if you do not wish us or our affiliates to communicate these offers (apart from offers in relation to substitute Citibank credit products), please indicate below. Alternatively, you can notify Citibank in writing or by telephone.

Our affiliates are the family of companies that form Citigroup Australia. These affiliates operate in several different lines of business including banking, credit cards, consumer finance, securities, and insurance. Our affiliates conduct business under names that include Citibank, Citicorp, Diners Club, Smith Barney, Citigroup Asset Management, and Citigroup Global Markets.

Do not mail  Do not phone

**To assist with processing your application, please either fax or mail your completed form to us.  
Doing both will delay the processing of your application**

**Please fax BOTH SIDES of this form to:**

**1300 301 304**

*If you do not have a fax, please post the form to:*

**Citibank Personal Loans**

**Reply Paid 759**

**SYDNEY NSW 2001**

**(no postage stamp required)**

**☎ Telephone enquiries 1300 652 187**

# Citibank Pty Ltd

## Comparison Rate Schedule

Issued as at: 4 August 2005

### Citibank Personal Loan

Loan amount (unsecured)	Term of loan (years)	Annual percentage rate (p.a.)	Comparison rate (p.a.)
\$5,000	2	13.99%	18.92%
\$10,000	3	12.99%	15.12%
\$15,000	4	10.99%	12.30%
\$20,000	4	10.99%	11.97%
\$25,000	5	9.99%	10.73%
\$30,000	5	9.99%	10.61%
\$50,000	7	9.99%	10.32%
\$70,000	5	9.99%	10.25%

WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.