

# CITIBANK INSTALLMENT LOAN APPLICATION FORM

## HOW TO COMPLETE THE APPLICATION FORM

1. Study the attached Citibank Installment Loan Application Form.
2. Fill in all spaces placing "N/A" where the question is not applicable to you.
3. Together with the completed Citibank Installment Loan Application Form, kindly submit the following required documents :  
For employed applicants
  - (A) Any one of the following income documents :
    - (1) Latest Payslip
    - (2) Photocopy of latest credit card statement and/or credit card number
  - (B) Photocopy of all pages of latest Income Tax Return (ITR) or W2
  - (C) Photocopy of both sides of a valid identification card\* with signature
  - (D) If chosen mode of loan receipt is through bank transfer, photocopy of any one of the following :
    - (1) Bank Statement
    - (2) Passbook
    - (3) Check

### For self-employed applicants

- (A) Photocopy of latest credit card statement and/or credit card number
- (B) Photocopy of latest audited Financial Statements with BIR or bank stamp
- (C) Photocopy of all pages of latest Income Tax Return (ITR)
- (D) Photocopy of both sides of valid identification card\* with signature
- (E) If chosen mode of loan receipt is through bank transfer, photocopy of any one of the following :
  - (1) Bank Statement
  - (2) Passbook
  - (3) Check

4. Please sign your name on the indicated space.

\*Valid identification cards: Driver's License, Passport, Company I.D. and TIN.

## APPLICATION REQUIREMENTS AND INSTRUCTIONS

- Residency : Philippine residents only
- Age Requirement : 21-58 years old
- Minimum Gross Annual Income : P180,000 for employed and self-employed
- Address Requirement : Metro Manila, Cavite, Laguna, Bulacan, Rizal Province, Cebu and Davao City
- Telephone Availability : Must have telephone landline at place of residence and business

## DOCUMENT REQUIREMENTS

Identify the documents/information you have submitted together with this application.

- (1) All of the following :
  - ☐ Photocopy of all pages of my latest Income Tax Return (ITR) or W2
  - ☐ Photocopy of any valid ID with my picture and signature  
Please specify type of ID \_\_\_\_\_
- (2) One of the following:
  - ☐ I indicated credit card number in Box #41 (REQUIRED FOR SELF-EMPLOYED)
  - ☐ Photocopy of latest credit card statement (REQUIRED FOR SELF-EMPLOYED)
  - ☐ Latest Payslip
  - ☐ Photocopy of latest audited Financial Statement with BIR or bank stamp (REQUIRED FOR SELF-EMPLOYED)
- (3) For release of loan proceeds by credit to account  
Any one of the following documents :
  - ☐ Bank Statement
  - ☐ Passbook
  - ☐ Check

## MY CITIBANK INSTALLMENT LOAN DETAILS

1. Loan Purpose Please choose only one option
- |   |  |
|---|--|
| <input type="checkbox"/> Appliance/Furniture  | <input type="checkbox"/> Medical Expenses              |
| <input type="checkbox"/> Tuition Fee Payments | <input type="checkbox"/> Home Improvement              |
| <input type="checkbox"/> Business             | <input type="checkbox"/> Car Purchase/Repair           |
| <input type="checkbox"/> Travel               | <input type="checkbox"/> Others (please specify) _____ |

2. Indicated Loan Amount and Loan Period are subject to credit review of Citibank. If eligible, you will be informed of the final Approved Loan Amount and Loan Period by Citibank.

☐ Loan Amount P \_\_\_\_\_ ☐ Maximum loan amount allowed based on credit review P \_\_\_\_\_

3. Loan Period (number of months to pay) Please choose only one option

☐ 12 months ☐ 18 months ☐ 24 months  
☐ 30 months ☐ 36 months

4. Release of Loan Proceeds

Please indicate the manner in which you want to receive the proceeds of your approved loan. Please choose only one option

- ☐ Manager's Check for Pick-up at the Branch Express Approval Center (BEAC):  
Please choose only one branch

☐ Libis ☐ Makati

- ☐ I would like to request that my loan proceeds be released to me in the form of a Manager's Check (MC) for delivery to the billing address specified in Box #45, should processing my loan not be completed on the same day I am in BEAC but approved subsequently.

Customer's Signature \_\_\_\_\_

- ☐ Manager's Check For Delivery  
The MC will be issued to your name and will be delivered to the billing address you specify in Box # 45

## TELL US ABOUT YOURSELF

5. Name First Middle Last
- ☐ MR.  
☐ MRS.  
☐ MISS
6. Birthdate (must be at least 21 to 58 years old)  
mm dd yyyy
7. Mother's Complete Maiden Name
8. Sex  
☐ Male  
☐ Female
9. Civil Status  
☐ Single ☐ Widowed  
☐ Married ☐ Separated
10. Number of Dependents
11. Education  
☐ High School ☐ Some College ☐ College ☐ Post-Graduate
12. Citizenship ☐ Filipino ☐ Non-Filipino Please specify: \_\_\_\_\_

If you are a Non-Filipino, please include with this Application Form a photocopy of any of the following documents:

- (a) Immigration Certificate of Residence; or
- (b) Alien Certificate of Registration accompanied by a work permit and valid visa (the work permit and visa must be valid for at least 6 months longer than approved Loan Period)

All pages must be signed by the applicant.

Please call 423 3333 for details on how to submit the completed form

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13 Home Ownership									
<input type="checkbox"/> OWNED, MORTGAGED					<input type="checkbox"/> OWNED, NOT MORTGAGED				
<input type="checkbox"/> RENTED					<input type="checkbox"/> LIVING WITH RELATIVES/PARENTS				
14 Do you own a car? <input type="checkbox"/> Yes, How Many? <input type="checkbox"/> No									
15 Taxpayer's I.D. No. (TIN) _____ SSS No. _____									
16 Home Address <small>( Must be in any of the areas listed in the Address Requirement, if business address is outside those areas; must not exceed 79 characters)</small>									
Zip Code			17 Years there		18 Home Phone			19 Cellphone No.	
					a. b. c. Best time and day to contact you: _____				
20 Fax No.			21 Pager No.		22 E-mail Address				

### YOUR SPOUSE

23 NAME: First Middle Last									
24 Employer / Business									
25 Complete Business Address (Must not exceed 79 characters)									
Zip Code			26 Business Phone			Local Extension			
27 Fax No.			28 E-mail Address						

### YOUR WORK AND FINANCES

29 Employment <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> PRIVATE					30 Years with present Employer/Business				
<input type="checkbox"/> GOVERNMENT <input type="checkbox"/> RETIRED									
31 Employer / Business Name									
32 Position									
33 Nature of Business									
34 Occupation					35 Total years in work / business				
36 Complete Business Address <small>( Must be in any of the areas listed in the Address Requirement, if home address is outside those areas; must not exceed 79 characters)</small>									
Zip Code			37 Business Phone			Local Extension			
			a. b. c. Best time and day to contact you: _____						
38 Fax No.			39 E-mail Address						
40 Applicant's Gross Annual Income <small>(For those submitting a credit card statement or indicated a credit card number, please state your income on the space provided to complete your application. Income is not the only criterion for approval of your application.)</small>									
P _____									

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41 Do you own a credit card?	
<input type="checkbox"/> Yes. If yes, how many cards do you own? _____ <input type="checkbox"/> No.	
<input type="checkbox"/> Local <input type="checkbox"/> International	
PLEASE LIST DOWN ALL THE CARDS YOU OWN AND THEIR NUMBERS	
CREDIT CARD	CARD NUMBER
Citibank Master Card	_____
Citibank VISA	_____
Shell-Citibank Master Card	_____
Shell-Citibank Gold Master Card	_____
Citibank-Cathay Pacific VISA	_____
Citibank Clear MasterCard	_____
Citibank Clear Card with VISA mini	_____
Others	_____

42 Do you have an existing loan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes,	Monthly Installment/ Credit Line Limit	Bank/Lending Institution
Salary/Installment Loan	P _____ /month	_____
Car Loan	P _____ /month	_____
Housing Loan	P _____ /month	_____
Other Installment Loans	P _____ /month	_____
Citibank Ready Credit Loan	P _____	_____
Other Loans	P _____	_____

43 YOUR PERSONAL REFERENCE <small>(Your personal reference can be any relative or friend)</small>		
First Name	M.I.	Last Name
Address: _____		
Phone No. : _____		
First Name	M.I.	Last Name
Address: _____		
Phone No. : _____		

44 Are you a current Citibank depositor? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please indicate your Citibank account number.	
Account Number _____	
If not, would you be interested in becoming a Citibank depositor?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

### YOUR SIGNATURE

45 Send my Statements of Account and all other communications in connection with my Citibank Installment Loan to :	
<input type="checkbox"/> HOME	<input type="checkbox"/> OFFICE

46 CUSTOMER PRIVACY	
Citibank, Citicorp Financial Services and Brokerage Philippines, Inc. ("CFSI") and its subsidiaries and affiliates are committed to keeping you informed about programs related to your account(s) that you may find valuable in managing your account(s). We're also committed to keeping you informed about promotional offers from Citibank, CFSI, its subsidiaries and affiliates, and on occasion, certain companies that are not part of the account related services above. However, if you wish to be taken off our mailing list (excluding inserts in Statements of Account, newsletters, notices of new products and services, rate changes, and other announcements) and/or telephone lists for these promotional offers, simply tick on the boxes below.	

I prefer not to receive

- ☐ Promotional offers by mail / e-mail / text messaging
- ☐ Promotional offers by phone

Please allow 10-12 weeks for your request to take effect. Should you tick on any of the boxes above, please be informed that your opt-out request will be applied to ALL your accounts with Citibank , CFSI, its subsidiaries and affiliates in the Philippines (as applicable). This opt-out request excludes inserts in the Statements of Account, newletters, notices of new products and services, rate changes and other announcements.

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## FEES AND CHARGES

Please do not enclose payment. If your application is approved, the documentary stamp tax and processing fee will be deducted from the Approved Loan Amount.

Processing Fee:	P1,200.00
Documentary Stamp Tax:	P1.00 for every P200.00 Approved Loan Amount or fraction thereof
Interest :	Interest on the Citibank Installment Loan shall be determined in accordance with the Terms and Conditions Governing the Citibank Installment Loan.
Late Payment Fee :	10% of all unpaid installments due

By signing below, I hereby:

- Apply for a Citibank Installment Loan.
- Warrant and agree that all copies of documents enclosed are true copies and remain the property of Citibank.
- Warrant that all information given in this Application Form are true and correct and authorize Citibank to investigate the information from whatever sources Citibank may consider appropriate.
- Agree to submit photocopy of all pages of my latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) to Citibank.
- Authorize Citibank to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish authenticity of my latest ITR and other accompanying financial statements submitted by me to Citibank.
- Agree that mailing of the manager's check, Statements of Account and other notices shall be to the address specified by me in Box# 45 unless Citibank encounters difficulties in the delivery to the specified address.
- Agree that receipt of the proceeds of my Citibank Installment Loan either through the receipt, encashment or deposit of the manager's check or by electronic transfer of funds or any other specific means and failure to return such proceeds to Citibank within one (1) banking day from such receipt, I confirm that I received the correct amount corresponding to the proceeds of my Citibank Installment Loan.
- Signify my agreement to the Terms and Conditions Governing the Citibank Installment Loan and to the other Loan Documents relative to my Citibank Installment Loan, which Loan documents are incorporated herein by reference, and confirm that I have read and understood the same and agree to any amendments or supplements thereto. Capitalized terms used herein and defined in the Terms and Conditions Governing the Citibank Installment Loan shall have the meanings ascribed to them therein.
- Agree that receipt of the manager's check by any adult at the address specified by me who presents a valid I.D. shall be deemed to be received by me of the manager's check personally.
- Agree that any electronic transfer of funds shall be subject to the rules and regulations of the receiving bank specified by me.
- Understand that Citibank may, at its sole discretion, deny my Loan Application with no obligation on its part to advise me of such denial or furnish the reason thereof.
- Understand that, in the event that Citibank agrees to grant me a Citibank Installment Loan, nothing herein shall be construed as obligating Citibank to grant me the Citibank Installment Loan in the loan amount stated by me in Box# 2 and for the loan period stated by me in Box# 3 and that the final Approved Loan Amount and Loan Period of my Citibank Installment Loan shall be that agreed upon between me and Citibank. In view thereof, I hereby authorize Citibank to fill in the final Approved Loan Amount and Loan Period agreed upon between me and Citibank in the spaces provided therefore herein below.
- Understand that I am also availing of the CitiPhone Banking facilities and agree to be bound by the CitiPhone Banking Terms and Conditions. I further agree to having my telephone communications with Citibank or its service providers recorded at Citibank's sole option and consent to the use of any taping device or equipment which will record all telephone calls.
- Agree that from the proceeds of my Citibank Installment Loan will be deducted the documentary stamp taxes, processing fee, and the fees charged by my bank for incoming money transfers if I have chosen Credit my Account.
- In the event of any future delinquency, I hereby authorize Citibank to report and/or include my name in the negative listings of any credit bureau or institution.

Approved Loan Amount P \_\_\_\_\_ months  
Approved Loan Period \_\_\_\_\_ % per month  
Effective Interest Rate

Monthly Installment Amount P \_\_\_\_\_ [A] P \_\_\_\_\_ [C = A x B]  
No. of months to pay - Month 1 - \_\_\_\_\_ [B] months

Monthly Installment Amount P \_\_\_\_\_ [D] P \_\_\_\_\_ [F = D x E]  
No. of months to pay - Month - \_\_\_\_\_ [E] months

Loan Amount P \_\_\_\_\_ [H] P \_\_\_\_\_ [G = C + F]  
Processing Fee \_\_\_\_\_ [I]  
Documentary Stamp Tax \_\_\_\_\_ [J]  
Net Loan Proceeds

Non Finance Charges P \_\_\_\_\_ [K = H - I - J]  
Documentary Stamp Tax \_\_\_\_\_ [L]  
Processing fees \_\_\_\_\_ [M]

Total Amount to be Financed P \_\_\_\_\_ [N = K + L + M]

Total Finance Charges P \_\_\_\_\_ [O = G - N]

Finance Charge Ratio  $2 \times (N / M) \times \{12 / [1 + (B + E)]\} \times 100$  \_\_\_\_\_ %

### FOR BANK USE ONLY

Notes:	Date Received:	Processed By:	CO:
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Please review your application to ensure that you have filled out everything. For inquiries, please call our 24-Hour CitiPhone Banking at 995-9999 (Metro Manila) or visit our website at [www.citibank.com.ph](http://www.citibank.com.ph) today.

SIGNATURE OF APPLICANT/BORROWER

DATE

The information contained in this application form is accurate as of printing date (SEPTEMBER 2005) and is subject to change after such date. For inquiries on any change in the information contained in this application since printing date, please call our 24-Hour CitiPhone at 995-9999 Metro Manila, 234-9999 Metro Cebu or 1-800-10-9959999 from other provinces.

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