

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

All pages must be signed by the applicant.

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

MY CITIBANK INSTALLMENT LOAN DETAILS

1. Loan Purpose *Please choose only one option*
 - Appliance/Furniture
 - Tuition Fee Payments
 - Business
 - Travel
 - Medical Expenses
 - Home Improvement
 - Car Purchase/Repair
 - 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
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 - MR.
 - MRS.
 - MISS
6. Birthdate

mm	dd	yyyy
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(must be at least 21 to 58 years old)
7. Mother's Complete Maiden Name
8. Sex
 - Male
 - Female
9. Civil Status
 - Single
 - Married
 - Widowed
 - 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.

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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 _____
 Approved Loan Period _____ months
 Effective Interest Rate _____ % per month

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 P _____ [G = C + F]

Loan Amount P _____ [H]
 Processing Fee _____ [I]
 Documentary Stamp Tax _____ [J]
 Net Loan Proceeds P _____ [K = H - I - J]

Non Finance Charges _____ [L]
 Documentary Stamp Tax _____ [M]
 Processing fees _____

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 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.

All pages must be signed by the applicant.

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