

APPLICATION SHORT FORM



Applicant Name :

Application Number : EID Number:.....

To be filled only for Credit Card applications

Would you like to set-up a Direct Debit payment instruction for your Credit Card from Citi? YES NO

GENERAL TERMS AND CONDITIONS

I (the Applicant) hereby confirm I have applied for the credit card in the credit card application form bearing the application number mentioned in this document.

I hereby acknowledge and agree to allow Citibank to share my details and make enquiries about me with any UAE credit bureau at its sole and absolute discretion. I am informed of this requirement and am aware of the possible Limitations of accessing future Financial Products and/or Service based on the records provided to these agencies. I also confirm that Citi can retrieve my latest updated residential address from my credit bureau report, or in case it is not available in my credit bureau report, then from an address proof document I provide, and use it as my verified residential address with the bank.

I confirm to have read the Terms and Conditions of the credit card application and I agree, in case my application is pre-approved to receive the electronic version of the application via the email address provided in the said application and I hereby acknowledge and agree that this Application Short Form represents my confirmation regarding the information captured on the Electronic application form bearing the application number mentioned in this document, that will be completed by the General Terms and Conditions available on the website www.citibank.ae. I agree to be bound by Citibank's General Terms & Conditions and understand Citibank reserves the right to change Terms & Conditions and/or Interest, Fees & Charges at any point with 60 days prior notice.

I confirm that the information provided by me in the credit card application form bearing the application number mentioned in this document is correct, complete and accurate, was correctly captured in the electronic format of the credit card application ("Electronic application form") and I agree to remain responsible to indemnify Citibank, N.A. U.A.E. ("Citibank") from and against any losses, claims and or liabilities incurred by Citibank as a result of having relied on such information. Furthermore, I understand and agree that Citibank is not obliged to provide me with the banking services requested by virtue of me having provided the information.

I hereby consent and irrevocably authorize and permit Citibank to collect, disclose and furnish, both within and outside the UAE, to the fullest extent permitted by law, information, including but not limited to personal data, financial information, and other information as further outlined in Clause 1.1.1 of Section J of the General Terms and Conditions available on www.citibank.ae. I further acknowledge that the aforementioned information may be used in legal proceedings both inside and outside the UAE by Citibank or any third party against me and that Citibank may not be able to provide a requested product and/or service if such consent is not given or revoked at any time.

I am aware of my right to a cooling off period of 5 business days after signing the agreement, during which I can decide not to continue with the financial product without incurring any fees, except for charges related to usage of the card.

I confirm that a bank staff or an authorized external partner of the bank may schedule visits to my place of employment or residence in order to assist me with repayment matters should the bank be unable to contact me by phone. A list of authorized partners designated to contact Citi customers may be found on the website www.citibank.ae in 'Debt management' option under 'Credit cards' section

I confirm that I can read and understand English and I do not require the details pertaining to the Credit Card(s) (including the Application Form(s) relating to the same) to be made available to me in Arabic. Once my Credit Card(s) is issued, I understand and accept that I will receive transactional & service alerts, monthly statements, advices & letters only in English. I understand that online banking platforms are also only available in English. I am aware that the Terms & Conditions related to the Credit Card(s) are available in Arabic and can be accessed at www.citibank.ae/TnC

أؤكد أنني أستطيع قراءة وفهم اللغة الإنجليزية ولا أطلب التفاصيل المتعلقة ببطاقة الائتمان (بطاقات الائتمان) (بما في ذلك استمارة (استمارات) الطلب المتعلق بها) لتكون متاحة لي باللغة العربية. بمجرد إصدار بطاقة (بطاقات) الائتمان الخاصة بي، أفهم وأوافق على أنني سأتلقي تنبيهات بشأن المعاملات والخدمات، وكشوف حسابات شهرية، وإشعارات وخطابات باللغة الإنجليزية فقط. أدرك أن منصات الخدمات المصرفية عبر الإنترنت متاحة أيضاً باللغة الإنجليزية فقط. أدرك أن الشروط والأحكام المتعلقة ببطاقة (بطاقات) الائتمان متوفرة باللغة العربية ويمكن الوصول إليها على www.citibank.ae/TnC

Signature _____

Date _____

SIGN WITHIN WHITE AREA, USE BLACK PEN ONLY

CUSTOMER CONSENT FORM FOR RELEASE OF STATEMENT OF ACCOUNT

CONSENT (Permission upon signing this consent form)

By signing this form, you consent (permission) for yourself and/or on behalf of your organization to Citibank to request for your and/or your organization's statement of account through the Central Bank of the United Arab Emirates, from your bank (as can be identified by the account number IBAN) and also for your bank to provide this information through the Central Bank of the United Arab Emirates, without taking additional consent.

Identify Document Used (Emirates ID/ Passport)

Name as per document:

IBAN*

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* Salaried individuals must add their salary account IBAN. Self-employed individuals should add their organization's IBAN
Statement period: Last 6 months account statement

Please note: The applicant must ensure that the account details entered are accurate. The details entered by the applicant will be used for funds disbursement (where applicable). Citi retains the right to conduct any necessary validation checks to ensure the accuracy of the account information but assumes no responsibility for any errors.

I consent to the (one time) release of my account statement exclusively for the purpose stipulated in this Consent Form. Statements can be requested more than once for the purpose of this application in case the initial income assessment was not successful as per Citi's internal criteria.

WHY CONSENT IS NEEDED AND HOW THE INFORMATION WILL BE USED

Your Consent (permission) is required for us to obtain and share your account information, including the transaction details for the identified period, is needed for the purposes listed and explained below.

- The information provided will be shared and retained in accordance with applicable law concerning data security and privacy protections.
- The information you authorize us to obtain and share will be used to determine your eligibility for the product.

Please note that some services may not be available to you unless you consent to share/release information as stated in this Authorization

Signature _____

Date _____

SIGN WITHIN WHITE AREA, USE BLACK PEN ONLY

TERMS AND CONDITIONS FOR CREDIT CARDS

I confirm my acceptance of Citibank's Schedule of Fees and Charges, as well as the Credit Card fees, rates, charges and penalty displayed below. I accept that Citibank is entitled, in its sole discretion, to vary the rates of Fees and Charges at any point with 60 days prior notice and I agree to pay such revised rates of Fees and Charges. I am liable to pay all of the applicable interest rates stated in The Schedule of Fees and Charges (as may be further revised, supplemented or amended by Citibank), including but not limited to any interest, charges and applicable penalty on cash withdrawals made under my Citi Credit Card and outstanding balances of a revolving nature under my Citi Credit Card.

CREDIT CARD FEES					
Card Type	Annual Membership Fee (AMF)*	Monthly Retail/Cash Interest Rate (fixed rate)**	Annual Percentage Rate for Retail/Cash (fixed rate)	Key Fees and Penalty	All Credit Cards
Citi Ultima	AED 3,000	3.50%	42.00%	Late Payment Fee *^	AED 230
Citi Prestige	AED 1,500	3.50%	42.00%		
Citi Premier	AED 750	3.50%	42.00%	Over Limit Fee *^^	AED 249 or the highest over limit amount assessed daily during the statement period, whichever is lower.
Citi Rewards	AED 300	3.50%	42.00%		
Citi Cashback	AED 300	3.50%	42.00%	Processing Margin for International and/or Foreign Currency Transactions	2.99%
Citi Ready Credit	AED 300	3.25%	39.00%	Cash Advance Fee *^	3% (up to AED 250) or AED 99 whichever is higher
Citi Simplicity	-	3.50%	42.00%		

*VAT applicable over and above these charges | ** Annual Percentage Rate divided by 12.
 ^ Not applicable on Citi Simplicity
 ^^ Not applicable for Citi Ready Credit and Citi Simplicity

 **Attention**

Missing the minimum payment due in any month and/or non-adherence to the bank's Terms and Conditions may subject you to negative consequences and limit your ability to access further financing in the future, including but not limited to, late fee charges, a negative impact on your credit bureau rating, your card account going into arrears and/or collections measures which may include legal action and/or trigger all monies becoming due immediately.

If you only make the minimum payment each month, you will pay more in interest and it will take you longer to pay off your outstanding balance.

Where applicable, the Loan on Card installment will be part of the minimum payment due. If you fail to make the minimum payment in full for two consecutive months, the entire outstanding balance of the total Loan on Card amount shall immediately become due and payable by you, and standard interest rate as mentioned in the Schedule of Charges shall be applicable.

Signature _____

Date _____

SIGN WITHIN WHITE AREA, USE BLACK PEN ONLY

The product or services mentioned in this document are not offered to individuals' resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil or New Zealand. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

CONTACT US: For any complaints/queries you can write to us at uaeservice@citi.com or call us on +971 4 311 4000.