

## 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

### To be filled only for Loan applications

With reference to your loan application from Citi, please confirm the country where the loan proceed will be utilized.....

## GENERAL TERMS AND CONDITIONS

I (the Applicant) hereby confirm I have applied for the credit card / loan mentioned in the credit card / loan 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 / loan 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](http://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 / loan 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 / loan 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](http://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](http://www.citibank.ae) in 'Debt management' option under 'Credit cards' section or 'Loans' section

I confirm and agree that I can read and understand English and do not require the provision pertaining to the Credit Card(s)/ Loan(s) (including the Application Form(s) relating to the same) to be made available to me in Arabic. I am aware that the provisions related to the Credit Card(s)/Loan(s) are also available in Arabic and can be accessed at [www.citibank.ae/TnC](http://www.citibank.ae/TnC)

أؤكد وأوافق إنني أستطيع قراءة وكتابة اللغة الإنجليزية ولا أطلب الحصول على الأحكام والشروط الخاصة ببطاقات الإئتمان / القروض بما في ذلك استمارة الطلب المتعلقة به باللغة العربية. وكذلك فإنني على علم واطلاع بأن الأحكام والشروط الخاصة ببطاقات الإئتمان / القروض متاحة كذلك باللغة العربية ويمكن الوصول إليها من خلال الربط الإلكتروني [www.citibank.ae](http://www.citibank.ae)

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, your consent (permission) to Citibank to request for your statement of account through the Central Bank of 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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By signing the below, I consent to the (one time) release of my account statement exclusively for the purpose stipulated in this Consent Form. Citibank has my Consent to obtain my 6 months account statement with the details shared. 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.

KEY FEES & CHARGES - For the full Schedule of Charges, please visit [www.citi.me/soc](http://www.citi.me/soc) and navigate to the Credit Cards section

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
Emirates-Citibank Ultima	AED 3,000	3.25%	39.00%	Late Payment Fee *^	AED 230
Emirates-Citibank Ultimate	AED 800	3.25%	39.00%	Over Limit Fee *^	AED 249 or the highest over limit amount assessed daily during the statement period, whichever is lower.
Emirates-Citibank World	AED 400	3.25%	39.00%	Processing Margin for International and/or Foreign Currency Transactions	2.99%
Citi Prestige	AED 1,500	3.25%	39.00%	Cash Advance Fee *^	3% (up to AED 250) or AED 99 whichever is higher
Citi Premier	AED 750	3.25%	39.00%		
Citi Rewards	AED 300	3.25%	39.00%	Metal supplementary card one-time issuance fee (for Ultima Mastercard only) *	AED 1,000 / card
Citi Cashback	AED 300	3.25%	39.00%		
Citi Simplicity	-	3.50%	42.00%		

\* VAT applicable over and above these charges | \*\* Annual Percentage Rate divided by 12 | ^ Not applicable on 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.

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 or the UK. 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](mailto:uaeservice@citi.com) or call us on +971 4 311 4000. Citibank, N.A. - UAE Branch (Citi) is licensed by the Central Bank of the UAE as a branch of a foreign bank.

